# General Awareness Asked in IBPS PO Mains (30th Nov'19) - Solutions

## S1. Ans.(d)

**Sol.** CIBIL score is used by banks and NBFCs to ascertain your credit worthiness and the likelihood of you repaying your loan on time. CIBIL is a 3 digit number Score.

#### S2. Ans.(a)

**Sol.** Bank of Baroda has issued FASTag that will act as the composite solution on Electronic Toll Collection. FAStag works on RFID technology.

#### S3. Ans.(c)

**Sol.** MSTC Limited has recently tied up with Allahabad Bank for the development of a dedicated e-Auction platform.

## S4. Ans.(b)

**Sol.** Airtel Payment Bank has launched Bharosa Saving Account.

#### S5. Ans.(c)

**Sol.** Ishaat Hussain was the chairman of a working group on Social Stock Exchange constituted by SEBI.

## S6. Ans.(d)

**Sol.** Karnam Sekar has taken over as the new Managing Director and CEO of Indian Overseas Bank. He was the former Managing Director of Dena Bank.

#### S7. Ans.(b)

Sol. Kareena Kapoor Khan unveiled the trophy of Women's T20 World Cup in Melbourne.

#### S8. Ans.(d)

**Sol.** India's GDP growth rate for the financial Year 2017-18 as per economic survey 2018 was 7.2%.

#### S9. Ans.(a)

**Sol.** Leeladhar Jagoori has been conferred with the 'Vyas Samaan' 2018 for his poetry collection 'Jitne Log Utne Prem'.

#### S10. Ans.(d)

**Sol.** 1.02% of total GDP is spent on health by India.

#### S11. Ans.(a)

**Sol.** Ujjivan Small Finance Bank is the headquartered at Bangalore.



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#### S12. Ans.(b)

**Sol.** Engage the Past Through Sound and Images was the theme of World Day for Audiovisual Heritage for 2019.

## S13. Ans.(d)

**Sol.** Odisha has launched the ABADHA scheme.

#### S14. Ans.(e)

**Sol.** ICICI Bank has introduced new Fixed Deposit scheme "FD Health" offering dual-benefit of investment growth via FD (Fixed Deposit) and protection through a critical illness coverage.

#### S15. Ans.(c)

**Sol.** The government has announced the setting up of Rs 25,000 crore Alternative Investment Fund (AIF) as a relief measure for Real Estate Sector.

#### S16. Ans.(c)

**Sol.** Central Railway Zone has recently conducted the 'Operation Dhanush' against ticket touts involved in e-ticketing.

#### S17. Ans.(a)

**Sol.** SBI Card launched the 'SBI Card Pay', a feature which allows contactless payment using mobile phones at point of sale (PoS) terminals using NFC technology.

#### S18. Ans.(c)

Sol. Arupjyoti Saikia authored the book "Unquiet River: A Biography of Brahmaputra River".

## S19. Ans.(b)

**Sol.** Two new countries Eritrea and Saint Kitts and Nevis have signed the International Solar Alliance's Framework Agreement at the second Assembly of ISA held in New Delhi. With this the total number of countries who have so far signed the ISA framework agreement have reached to 83.

#### S20. Ans.(d)

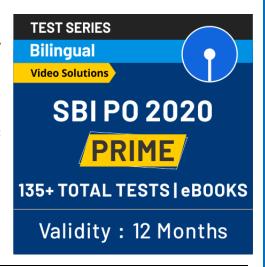
**Sol.** Safdarjung Hospital has started the Robotic Surgery Facility for public.

#### S21. Ans.(c)

**Sol.** Sudarsan Pattnaik became the first Indian to win prestigious Italian award for Sand Art.

## S22. Ans.(c)

**Sol.** Vikram Solar Company is based in Kolkata.



#### S23. Ans.(c)

**Sol.** Asian Development Bank has signed USD 451 million loan agreement with Indian Government to strengthen power connectivity of southern and northern part of Tamil Nadu.

#### S24. Ans.(b)

**Sol.** The resolution scheme "Sashakt" launched to solve the NPA problem through a market-led approach.

#### S25. Ans.(c)

Sol. IIIT, Hyderabad has recently created the first Indian Brain Atlas.

#### S26. Ans.(d)

**Sol.** Indian Institute of Technology Delhi has formally launched its Global Alumni Endowment Fund with an initial commitment of Rs 250 crore.

## S27. Ans.(c)

**Sol.** Mother Teresa Memorial Awards for Social Justice is established by Harmony Foundation.

#### S28. Ans.(d)

**Sol.** Justice Sharad Arvind Bobde is the present Chief Justice of India.

#### S29. Ans.(b)

**Sol.** Any party that is registered under section 29A of the Representation of the Peoples Act, 1951 (43 of 1951) and has secured at least one per cent of the votes polled in the most recent General elections or Assembly elections is eligible to receive electoral bonds.

#### S30. Ans.(d)

**Sol.** The Reserve Bank of India has enhanced the limit for withdrawal to Rs 50,000,inclusive of Rs 40,000 allowed earlier. 78% of the depositors of the bank will be able to withdraw their entire account balance with the above relaxation.

#### S31. Ans.(c)

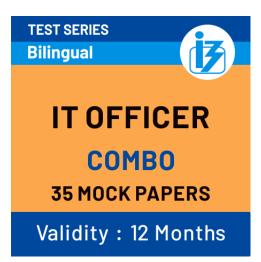
**Sol.** Spain will host the COP25 Climate Change Conference.

#### S32. Ans.(a)

**Sol.** Nirmala Sitharaman said public sector banks will provide loans to retail, agriculture, and MSME loans and farmers under "RAM" category which can also be availed in 400 districts.

#### S33. Ans.(a)

**Sol.** National Health Profile is an annual publication of the Central Bureau of Health Intelligence (CBHI).



#### S34. Ans.(c)

**Sol.** Tamil Nadu has become the first State in country to get law on contract farming.

#### S35. Ans.(a)

**Sol.** RBI has issued guidelines on "On Tap" authorization for BHARAT Bill Payment Operating Unit (BBPOU), Trade receivables discounting system (TReDS) and White Label ATMs.

#### S36. Ans.(d)

**Sol.** Hyderabad has won the UNESCO title of 'Creative City of Gastronomy'.



#### S37. Ans.(c)

**Sol.** Siemens Limited has signed an MoU with NTPC Limited and The Energy and Resources Institute for decarbonisation.

#### S38. Ans.(e)

**Sol.** The Non-Bank entities which set up, owned and operate the ATMs are known as White Label ATMs.

## S39. Ans.(d)

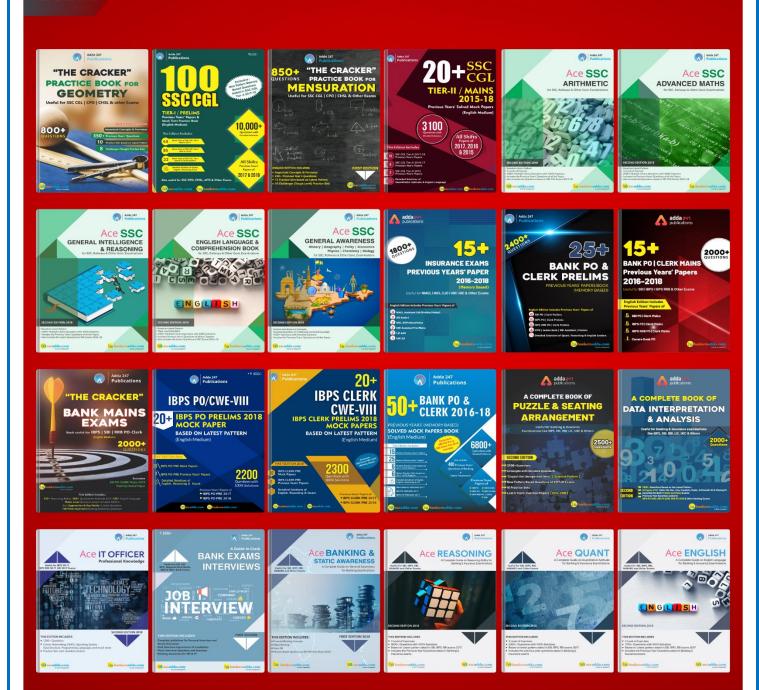
**Sol.** United Bank of India has partnered with Srei Equipment Finance Limited to offer loans to MSMEs and retail customers under a co-lending arrangement.

## S40. Ans.(c)

**Sol.** India and Asian Development Bank has signed \$200 million loan agreement for the development of the roads of Maharashtra.



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