

BANK EXAMS

GENERAL AWARENESS

1. RBI updated KYC norms on 2nd September 2016. In this context, KYC stands for
 - 1) Know Your Copy
 - 2) Know Your Custom
 - 3) Know Your Customer
 - 4) Know Your Credential
 - 5) Know Your Cashier
2. Which of the following statement is correct regarding KYC?
 - 1) KYC is a process by which banks obtain information about the identity and address of the customers.
 - 2) KYC procedure is to be completed by the banks while opening accounts.
 - 3) Banks required periodically update their customers' KYC details.
 - 4) KYC process helps to ensure that banks' services are not misused.
 - 5) All of above
3. As per RBI update rules of KYC, what are the KYC requirements for opening a bank account?
 - 1) Proof of identity
 - 2) Proof of address
 - 3) Recent photograph
 - 4) None of them required
 - 5) All of above required
4. Which of the following documents is not one of the 'proof of identity' in KYC as per RBI directions?
 - 1) PAN Card
 - 2) Aadhar Card
 - 3) Birth Chart issued by famous Astrologer
 - 4) NREGA Job Card
 - 5) Voters' Identity Card
5. Government of India has notified six documents as OVDs for the purpose of producing proof of identity. In this context, OVD stands for
 - 1) Officially Voter Documents
 - 2) Officially Valid Documents
 - 3) Officially Void Documents
 - 4) One Valid Documents
 - 5) Over Valid Documents
6. If any person does not have any of the listed documents named as 'proof of identity', whether that person can open a bank account?
 - 1) No, he cannot open account.
 - 2) Yes, he can open account and after 10 days he can submit Identity Proof.
 - 3) Yes, the customer can open account in RBI, as RBI can give current account to individuals effective from 1st July 2016.
 - 4) Yes, he can still open a bank account known as 'Small Account' by submitting recent photograph and putting signature or thumb impression in the presence of the bank official.
 - 5) Yes, by taking special permission from State Government.

14. e – KYC refers to electronic KYC. e – KYC is possible only for those who have Aadhaar numbers. Aadhaar Card issued by Unique Identification Authority of India (UIDAI). Who was appointed as the part – time Chairman of UIDAI on 8th September 2016?
- 1) U.K. Sinha
2) T.S. Vijayan
3) Devendra Sikri
4) Alka Sirohi
5) J. Satyanarayana
15. APB implemented by National Payments Corporation of India (NPCI), which uses Aadhaar number as a central key for electronically channelizing the Government subsidies and benefits. APB stands for
- 1) Aadhaar Payment Bridge
2) Aadhaar Point Bridge
3) Aadhaar Pool Bridge
4) Aadhaar Payment Book
5) Aadhaar Payment Brand
16. As per the order of RBI, KYC exercise needs to be done for all those who want to make domestic remittances of and above and all foreign remittances.
- 1) Rs.50,000
2) Rs.5,00,000
3) Rs.10,000
4) Rs.1,000
5) Rs.5,000
17. Banks can close the account of customer, if customer does not provide the KYC documents at the time of periodic updation. Before closing the account, the bank may, however, impose 'partial freezing', Banks have to give due notice of three month sand reminder for further period of
- 1) Six months
2) Three months
3) Two months
4) Ten months
5) Eight months
18. Which bank has bagged four awards for inclusive insurance for 2016 from Skoch Group?
- 1) Telangana Gramin Bank
2) Puduvai Bharathiyar Grama Bank
3) Karnataka Vikas Grameena Bank
4) Andhra Pradesh Gramin Vikas Bank
5) Pradhama Gramin Bank
19. India signed MoU with African Development Bank (AfDB) Group to host the next annual meetings at Mahatma Gandhi Convention Centre, Ahmedabad from 22nd May to 26th May 2017. Where is the head quarter of African Development Bank (AfDB) Group?
- 1) Algiers (Algeria)
2) Cairo (Egypt)
3) Port Louis (Mauritius)
4) Abidjan (Ivory Coast)
5) Victoria (Seychelles)
20. In which year, African Development Bank (AfDB) was established?
- 1)1945
2) 1966
3) 2015
4) 1964
5) 2016
21. How many member nations are there in African Development Bank (AfDB)?
- 1) 189
2) 67
3) 78
4) 57
5) 5

22. Who is the Nigerian National is the present head of African Development Bank (AfDB)?
- 1) Jim Yong Kim
 - 2) Take Hiko Nakao
 - 3) Akinwumi Adesina
 - 4) Jin Liquin
 - 5) K.V. Kamath
23. Which scheme recently notified to offer financial incentives to employers on 1st September 2016?
- 1) National Apprenticeship Policy Scheme.
 - 2) National Appendix Promotion Scheme.
 - 3) National Apprenticeship Promotion Scheme.
 - 4) National Apprenticeship Price Scheme.
 - 5) Ninth Apprenticeship Promotion Scheme.
24. Under National Apprenticeship Promotion Scheme (NAPS), an outlay of Rs.10,000 crore granted with a target of 50 lakh apprentices to be trained by
- 1) 2019 – 20
 - 2) 2018 – 19
 - 3) 2021 – 22
 - 4) 2024 – 25
 - 5) 2017 – 18
25. Indian Railway will provide insurance cover up to 10 lakh rupees for passengers travelling on e – ticket after paying a premium of ...
- 1) Rs.1
 - 2) 25 paise
 - 3) Rs.2
 - 4) 92 paise
 - 5) Rs.5
26. For insuring its passengers, the Indian Railways selected three insurance companies. They are Shriram General Insurance, ICICI Lombard General Insurance and
- 1) Royal Sundaram General Insurance
 - 2) LIC
 - 3) Max Bhupa Health Insurance
 - 4) HDFC Ergo
 - 5) Bajaj Allianz
27. Nadia Murad Basee Taha appointed as UN Goodwill Ambassador for the Dignity of Survivors of Human Trafficking of the UN Office on Drugs and Crime (UNODC). She belongs to
- 1) Pakistan
 - 2) Afghanistan
 - 3) Syria
 - 4) Iraq
 - 5) Lebanon
28. United Nations Office on Drugs and Crime (UNODC) was established in
- 1) 1997
 - 2) 1945
 - 3) 1946
 - 4) 1964
 - 5) 1972
29. Under Vanbandhu Kalyan Yojna scheme, Rs.4,800 crore funded irrigation and drinking water supply projects in tribal areas of launched by PM on 17th September 2016.
- 1) Gujarat
 - 2) Assam
 - 3) Chattisgarh
 - 4) Andhra Pradesh
 - 5) Tamilnadu
30. World Economic Freedom Index 2016 declared. India's rank in this index stood at.... (Hong Kong holds first rank)
- 1) 100
 - 2) 120
 - 3) 112
 - 4) 10
 - 5) 32

31. Which scheme was launched to support and promote organic farming and thereby improving soil health? The Scheme encourages farmers to adopt eco – friendly concept of cultivation and reduce their dependence on fertilizers and agricultural chemicals to improve yields.
- 1) The Pradhan Mantri Fasal Bima Yojana
 - 2) eNAM
 - 3) Paramaparagat Krishi Vikas Yojana
 - 4) Pradhan Mantri Krishi Sinchai Yojana
 - 5) Kisan Vikas Patra
32. As per latest RBI report, which state has topped in attracting industrial investments in 2015 – 16 with an investment of Rs 21,914 crore out of the Rs 1,38,700 crore Gross Investments across India?
- 1) Andhra Pradesh
 - 2) Gujarat
 - 3) Maharashtra
 - 4) Tamil nadu
 - 5) Karnataka
33. Who headed the committee that was constituted to look into the alternatives to pellet guns to disperse crowd?
- 1) Madhukar Gupta
 - 2) Traun Ramadorai
 - 3) T.V.S.N. Prasad
 - 4) Ratan P. watal
 - 5) P.K. Sinha
34. Theme of the 'International Day for the Preservation of the Ozone Layer' 2016 is....
- 1) Ozone and climate: Returned by a world united
 - 2) Ozone and Atmosphere: Restored by a world united
 - 3) Ozone and Oxygen: Restored by a world united
 - 4) Ozone and climate: Targeted by a world united
 - 5) Ozone and climate: Restored by a world united
35. Water Resources Ministry and Agriculture Ministry on 16th September 2016 made MoU to develop organic farming in over 5000 villages along the banks of river in each Gram Panchayat representing a cluster under Paramaparagat Krishi Vikas Yojana.
- 1) Godavari
 - 2) Krishna
 - 3) Ganga
 - 4) Kaveri
 - 5) Narmada

ANSWERS

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

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