

RBI Grade B 2021 General Awareness - Recollected Questions

General Awareness

Q1. In the recently released Global Innovation Index (GII), India's rank has improved to 48th in the year 2020. Its rank in the year 2019 was _____

- A. 50th
- B. 54th
- C. 56th
- D. 52nd
- E. 58th

Q2. The International Energy Agency has recently released the report "India Energy Outlook" for the year 2021. According to this report, at present, India is the _____ largest global energy consumer.

- A. 1st
- B. 3rd
- C. 4th
- D. 8th
- E. 10th

Q3. Ministry of Labour and Employment has released 4 labour codes in the year 2020. These codes are aimed at protecting the interest of workers and will provide them social security, protection, safe working environment and effective conciliation, mechanism for their grievances. Which one of the following is not one these four labour codes released by the Labour Ministry?

- A. Code on Wages, 2019
- B. Code on Migrant Laborers, 2020
- C. Industrial Relations Code, 2020
- D. Occupational Safety, Health and Working Conditions Code, 2020
- E. Code on Social Security, 2020

Q4. An integrated logistics and hyperscale data centre park called Green base and Yotta is going to be set up by Hiranandani Group companies, in which one of the following states?

- A. West Bengal
- B. Gujarat
- C. Kerala
- D. Karnataka
- E. Haryana

Q5. India-Maldives joint military exercise 'Ex Ekuverin – 2019' was held in which place?

- A. Jodhpur
- B. Visakhapatnam
- C. Pune
- D. Dehradun
- E. Balasore

Q6. Amazon's market value was \$250 billion in the year 2015, two decades after its founding in the year 1995. This major e-commerce company was started as which of the following in its earliest days?

- A. Pantry
- B. Apparel store
- C. Courier store
- D. Book store
- E. None of the above

Q7. Union Minister of State for Agriculture Shri Parshottam Rupala has recently launched AYUSHMAN SAHAKAR. It is a unique scheme to assist cooperatives play an important role in the creation of _____ infrastructure in the country, under National Cooperative Development Cooperation (NCDC).

- A. Education
- B. Healthcare
- C. Employment
- D. Banking
- E. All of these

Q8. Indian Finance Minister Arun Jaitley launched a GIS-based Mobile App for financial inclusion in the year 2018 during Annual Public Sector Banks meeting. This App assists the common people in finding a financial service touch point at any location in the country. What is the name of this mobile app?

- A. CSC
- B. UMANG
- C. BHIM
- D. Jan Dhan Darshak
- E. Aaykar Setu

Q9. _____ was the first microlending bank in India to win a banking license from the Reserve Bank of India (RBI) in April 2014.

- A. Equitas Bank
- B. Bandhan Bank
- C. Ashirvad Bank
- D. Aarohan Bank
- E. IDFC First Bank

Q10. Ranthambore National Park is located near which one of the following cities of Rajasthan?

- A. Jaipur
- B. Udaipur
- C. Sikar
- D. Sawai Madhopur
- E. Bhilwara

Q11. The Union budget for the year 2021-22 has allocated ₹1.1 trillion for the Indian Railways, out of this amount how much will be utilized for capital expenditure for 2021-22 to expand rail infrastructure in India?

- A. ₹1.07 trillion
- B. ₹1.02 trillion
- C. ₹0.95 trillion
- D. ₹1.04 trillion
- E. ₹1.09 trillion

Q12. Denmark has decided to build the world's first artificial island with the aim to provide clean energy. The island will be located in the North Sea (located between England and Scotland). Power will be generated from which of the following energies?

- A. Solar
- B. Tidal
- C. Wind
- D. Geothermal
- E. Biomass

Q13. Which of the following festivals is celebrated by the Apatani, or Tanw, also known by Apa, the tribal group living in the Ziro valley in the Lower Subansiri district of Arunachal Pradesh in India?

- A. Myoko
- B. Gauchar Mela
- C. Thisam Phanit
- D. Tsukhenyie
- E. None of these

Q14. Which of the following PSUs has featured on top of the list among "Indian PSUs" in 'World's Best Employer 2020' Report, published by Forbes in the month of October 2020?

- A. ONGC
- B. BHEL
- C. NTPC
- D. SAIL
- E. IOCL

Q15. National Cadet Corps (NCC) of India, which is the largest uniformed youth organisation in the world, has celebrated its 72nd Raising Day on which of the following dates, in the year 2020?

- A. 22nd December
- B. 24th December
- C. 25th October
- D. 24th November
- E. 22nd November

Q16. Identify the bank that has launched “Gram Sampark Abhiyan”, a nation-wide Financial Inclusion and Literacy Campaign on the occasion of the 151st birth anniversary of Mahatma Gandhi, in the year 2020?

- A. SBI
- B. PNB
- C. HDFC
- D. BoI
- E. BoB

Q17. To achieve the vision of creating a financially aware and empowered India, the Reserve Bank of India has released the second edition of “National Strategy for Financial Education” (NSFE) for 2020-2025. The NSFE has recommended the adoption of a ‘___ C’ approach for the dissemination of financial education in India.

- A. 3
- B. 2
- C. 5
- D. 4
- E. 6

Q18. CRA is an agency registered under Pension Fund Regulatory and Development Authority (PFRDA) to perform functions of record-keeping, accounting, administration, and customer service to Pension scheme subscribers. What does “R” stand for in CRA?

- A. Registry
- B. Record Keeping
- C. Resolution
- D. Real-Time
- E. Regulation

Q19. Real Time Gross Settlement (RTGS) system is primarily meant for large value transactions. The minimum amount to initiate a transaction through RTGS is _____ with no upper or maximum ceiling.

- A. Rs. 2 lakhs
- B. Rs. 3 lakhs
- C. Rs. 5 lakhs
- D. Rs. 4 lakhs
- E. Rs. 1 lakh

Q20. The Ministry of New and Renewable Energy (MNRE) has launched the scheme PM KUSUM for farmers with the aim to add solar and other renewable capacity of 25,750 MW by 2022. Refer to the following given statements regarding this scheme and identify the one which is not a feature of the same?

- A. Subsidy would be provided on diesel for running diesel pumps and thus provide the farmers a reliable source of irrigation.
- B. Individual farmers will be supported to install standalone solar Agriculture pumps
- C. The farmer will be able to use the generated solar power to meet the irrigation needs and the excess solar power will be sold to DISCOMs.
- D. In case cultivated fields are chosen for setting up solar power projects, the farmers could continue to grow crops as the solar panels are to be set up above a minimum height.
- E. The scheme would ensure that sufficient local solar/ other renewable energy-based power is available for feeding rural load centres and agriculture pump-set loads.

Q21. Cyclone Nivar made a landfall near which one of the following places, recently in the month of November 2020?

- A. Mumbai
- B. Puducherry
- C. Hyderabad
- D. Mysuru
- E. Kochi

Q22. Recently in the month of October 2020, World Economic Forum (WEF) has announced to set up India's first Advanced Manufacturing HUB or AMHUB in which of the following states?

- A. Tamil Nadu
- B. Rajasthan
- C. Chhattisgarh
- D. Odisha
- E. Jharkhand

Q23. PM Kisan is a Central Sector scheme with 100% funding from Government of India. Who among the following are not eligible to avail the benefit of PM Kisan scheme?

- A. Large landholding farmer families
- B. Former and present holders of constitutional posts
- C. All eligible landholding farmer families
- D. Both A & B
- E. None of these

Q24. In the recently released Union Budget 2021-22, what amount of funds has been allocated under the revamped Post Matric Scholarship Scheme (PMSS) for the welfare of Scheduled Castes for 6 years, to benefit 4 crore SC students?

- A. ₹35,219 crore
- B. ₹25,219 crore
- C. ₹32,117 crore
- D. ₹22,117 crore
- E. ₹27,115 crore

Q25. Recently in the month of February 2021, Puducherry Chief Minister V. Narayanasamy has submitted his resignation to Lieutenant Governor Tamilisai Soundararajan, after losing a confidence vote in the Legislative Assembly. The Puducherry Legislative Assembly has _____ seats.

- A. 27
- B. 35
- C. 28
- D. 33
- E. 39

Q26. In Feb 2021, Ngozi Okonjo-Iweala was appointed as the seventh Director-General of the World Trade Organization, becoming the first woman head of the body. She belongs to which of the following countries?

- A. Ethiopia
- B. Nigeria
- C. Kenya
- D. Eritrea
- E. Algeria

Q27. The Reserve Bank of India has constructed a composite Digital Payments Index (DPI) to capture the extent of digitisation of payments across the country. Which one of the following is not a parameter that enables the measurement of deepening and penetration of digital payments in the country?

- A. Payment Enabler
- B. Payment Infrastructure
- C. Payment Analysis
- D. Payment Performance
- E. Consumer Centricity

Q28. _____ is the art and science of making maps and charts.

- A. Demography
- B. Calligraphy
- C. Cartography
- D. Orthography
- E. Cacography

Q29. HCL Technologies has announced to roll out a one-time special bonus of Rs 700 crore to its employees globally, in recognition of its recent milestone of crossing the _____ mark in revenue for 2020.

- A. \$15 billion
- B. \$10 billion
- C. \$50 billion
- D. \$25 billion
- E. \$30 billion

Q30. What is the current ceiling of Cash Reserve Ratio (CRR) set by the Reserve Bank of India?

- A. 5%
- B. 3%
- C. 6%
- D. 2.5%
- E. None of these

Q31. Recently in the month of Jan 2021, a certification course “NAVRITI” was launched by Prime Minister Narendra Modi. It is related to which of the following sectors?

- A. Education Technology
- B. Construction Technology
- C. Food Processing and Technology
- D. Financial Technology
- E. None of these

Q32. Recently in the month of December 2020, Government of India has announced to set up a Multi-Modal Logistics Hub & Multi-Modal Transport Hub (MMTH), with the aim of making India a strong part of the Global Value Chain. In which of the following states will it be set up?

- A. Uttar Pradesh
- B. Gujarat
- C. Madhya Pradesh
- D. Rajasthan
- E. Tamil Nadu

Q33. Recently in the month of February 2021, _____ INS Karanj - a Scorpene class submarine has been handed over to the Indian Navy by Mazagon Dock Limited.

- A. First
- B. Sixth
- C. Third
- D. Fourth
- E. Fifth

Q34. Which of the following Small Finance Banks has got the permission from SEBI to launch its IPO in the month of December 2020?

- A. Ujjivan Small Finance Bank
- B. Janalakshmi Small Finance Bank
- C. Capital Small Finance Bank.
- D. Equitas Small Finance Bank
- E. Suryodaya Small Finance Bank

Q35. ATMs that are owned and operated by non-bank entities are called as ____.

- A. Blue Label ATMs
- B. White Label ATMs
- C. Brown Label ATMs
- D. Black Label ATMs
- E. Red Label ATMs

Q36. Good Governance Day in India is observed on December 25th. This day is observed to commemorate the birth anniversary of which of the following Indian personalities?

- A. Sardar Vallabh Bhai Patel
- B. Atal Bihari Vajpayee
- C. Swami Vivekananda
- D. Madan Mohan Malviya
- E. Pt. Deen Dayal Upadhyaya

Q37. Which of the following is NOT a policy rate that is changed by the Reserve Bank of India (RBI) from time to time?

- A. Repo Rate
- B. Reverse Repo Rate
- C. Statutory Liquidity Ratio
- D. Marginal Standing Facility Rate
- E. Bank Rate

Q38. Recently in the month of December 2020, “iMobile app” was launched by ICICI Bank with the aim to strengthen the financial ecosystem of the country. Read the below given statements and identify which of the following is NOT correct regarding the features of this app?

- A. It enables users to pre-set limits on their credit and debit cards for domestic as well as international transactions.
- B. It allows customers to link multiple bank accounts.
- C. It can be used only by the customers of ICICI Bank.
- D. It allows customers to scan a QR Code of any payment app and send money to any UPI ID, Bank account, self-etc.
- E. It lets its customers open (and renew) Life Insurance and General Insurance policies, directly from your phone.

Q39. The Government has launched the New National Education Policy 2020. According to it _____% is the target Gross enrolment ratio (GER) for pre-school to secondary level by the year 2030 and _____% is the target GER of higher education by 2035.

- A. 100, 50
- B. 75, 50
- C. 50, 100
- D. 50, 75
- E. 100, 75

Q40. The state of Maharashtra has topped the list of states in terms of MSME registration in Udyam Portal. Which of the following states is second after Maharashtra as per a newspaper report, released recently in February 2021?

- A. Gujarat
- B. Kerala
- C. Tamil Nadu
- D. Madhya Pradesh
- E. Haryana

Q41. Recently in the month of October 2020, the Government has notified that a “National Authority of Ship Recycling” will be set up to look after the sustainable development of the Ship Recycling industry, monitoring the compliance to environment-friendly norms. In which of the following states will it be located?

- A. Gujarat
- B. Andhra Pradesh
- C. Kerala
- D. Maharashtra
- E. Goa

Q42. According to the recently released guidelines by RBI in October 2020, Non-deposit-taking HFCs with an asset size of ₹5,000 crore and above, but less than ₹10,000 crore will have to reach a minimum LCR of _____ by December 1, 2021 and _____ by December 1, 2025.

- A. 20%, 40%
- B. 30%, 60%
- C. 30%, 100%
- D. 50%, 100%
- E. 25%, 50%

Q43. Which of the following states is set to be home to the country's first sand dune park under a project funded by the World Bank, which has accepted the proposal of the Biodiversity Board of the state, recently in October 2020?

- A. Maharashtra
- B. Goa
- C. Kerala
- D. Odisha
- E. Gujarat

Q44. What is the current Marginal Standing Facility Rate, in the month of February 2021?

- A. 4.75%
- B. 3.50%
- C. 3.25%
- D. 4.50%
- E. 4.25%

Q45. A women's Self-Help Group (SHG), coming together on the basis of mutual affinity, is the primary building block of community institutional design of which of the schemes, being run by the Government of India?

- A. MGNREGA
- B. DAY- NRLM
- C. PMGSY
- D. Gram Swaraj Abhiyan
- E. None of these

Q46. India's First Fire Park has been inaugurated in which of the following states in the month of January 2021?

- A. Assam
- B. Haryana
- C. Karnataka
- D. Odisha
- E. Kerala

Q47. The Reserve Bank of India has proposed to increase the minimum Net Owned Fund (NOF) for Housing Finance Companies (HFCs) from the current requirement of Rs _____ to Rs 20 crore.

- A. 5 crore
- B. 15 crore
- C. 10 crore
- D. 8 crore
- E. 12 crore

Q48. The year 2021 commemorates _____ anniversary of the signing of the Ramsar Convention on Wetlands on 2nd February in Ramsar, Iran, celebrated annually as World Wetlands Day.

- A. 45th
- B. 70th
- C. 50th
- D. 75th
- E. 100th

Q49. The world's longest highway tunnel named as "Atal Tunnel" has been inaugurated by Prime Minister Narendra Modi in the month of October 2020. It connects which of the following two places?

- A. Manali-Leh
- B. Jammu-Baramulla
- C. Srinagar-Jammu
- D. Srinagar-Kargil
- E. Kullu-Manali

Q50. Recently in the month February 2020, which of the following companies has announced plans to launch online engineering courses that will focus on three areas — employability assessment and recruitment, reinforced learning, reskilling and vocational skills training?

- A. Larson & Toubro
- B. Bharti Airtel
- C. Reliance
- D. Infosys
- E. Wipro

Q51. Recently (September 2020), Bayer's Better Life Farming initiative has announced partnership with which of the following banks in India to provide holistic financial solutions to smallholder farmers and rural farming communities?

- A. Axis Bank
- B. HDFC Bank
- C. ICICI Bank
- D. IDBI Bank
- E. IDFC First Bank

Q52. What is the Bank Credit to GDP ratio in India, as of March 2020?

- A. 75%
- B. 100%
- C. 50%
- D. 60%
- E. 85%

Q53. The WHO Foundation has appointed Indian-origin global health expert Anil Soni as its first _____ in the month of January 2021.

- A. Chief Medical Advisor
- B. Chief Executive Officer
- C. Chief Health Expert
- D. Chief Operations Officer
- E. Chief Research Scientist

Q54. Tata Steel has recently (in February 2020) announced the plans to double its steel producing capacity from the current to _____ million tonnes, in consideration of the expanding steel demand.

- A. 20
- B. 40
- C. 60
- D. 50
- E. 25

Q55. India's largest Public Sector Bank SBI is expecting its home loan portfolio to touch Rs 7 lakh crore by the year _____, where demand is being driven by an increased desire among the youth to own homes early in life, rising incomes, and government policies like the cuts in stamp duty and subsidy.

- A. 2020-23
- B. 2029-30
- C. 2030-31
- D. 2023-24
- E. 2021-22

Q56. In the month of February 2021, West Indies has recently defeated Bangladesh in a test match after chasing a target of 395 runs. This was _____ highest run chase in the history of test matches.

- A. 1st
- B. 2nd
- C. 5th
- D. 4th
- E. 6th

Q57. The Japanese government is going to join the 'Five Eyes' intelligence-sharing alliance. The island nation is on its way to become the 'sixth eye'. Which one of the following countries is not a part of the 'Five Eyes' group?

- A. China
- B. Australia
- C. Britain
- D. Canada
- E. New Zealand

Q58. In the month of December 2020, The Olympic Council of Asia has announced that Doha, Qatar will host the 2030 Asian Games while _____ will host the 2034 edition.

- A. Beijing, China
- B. Tokyo, Japan
- C. Riyadh, Saudi Arabia
- D. Abu Dhabi, UAE
- E. New Delhi, India

Q59. India's first digital asset management platform called _____, has been formally launched in Tamil Nadu under Centre's ambitious "Atmanirbhar" initiative, in December 2020.

- A. Assetboxx
- B. DigiPal
- C. SUVIDHA
- D. Digiboxx
- E. SUNIDHI

Q60. The RBI has released the Annual Report "Ombudsman Schemes of the Reserve Bank for the year 2019-20", in the month of February 2021. The Banking Ombudsman Scheme (BOS) was first notified by the Reserve Bank in the year _____ under Section 35A of the Banking Regulation Act, 1949.

- A. 1948
- B. 2005
- C. 2010
- D. 1995
- E. 2000

Q61. Which of the following banks has emerged as the top player among the 100 Banking, Financial Services and Insurance (BFSI) companies in India, as per the recently released report in the month of December 2020?

- A. Axis Bank
- B. Bandhan Bank
- C. HDFC Bank
- D. ICICI Bank
- E. Yes Bank

Q62. The Government of India has decided to extend the benefit of the Scheme for "Remission of Duties and Taxes on Exported Products" (RoDTEP) to all export goods with effect from 1st January, 2021. This scheme will replace _____.

- A. Export Promotion Capital Goods Schemes
- B. Service Exports From India Scheme (SEIS)
- C. Merchandise Exports From India Scheme (MEIS)
- D. Both B & C
- E. All of the above

Q63. Cairn Energy, a _____ firm has filed a case in a district court of USA (in Feb 2021) to enforce a \$1.2 billion arbitration award that was by it in a tax dispute against India.

- A. British
- B. Russia
- C. Swedish
- D. Chinese
- E. Canadian

Q64. The Reserve Bank of India had constituted an Internal Working Group (IWG) in June 2020 to review the extant ownership guidelines and corporate structure for Indian private sector banks. Refer to the statements given below and identify which of the following is/are the recommendation(s) of this IWG, as per its report submitted in Nov 2020.

i. Large corporate/industrial houses may be allowed as promoters of banks only after necessary amendments to the Banking Regulation Act, 1949 and strengthening of the supervisory mechanism for large conglomerates, including consolidated supervision.

ii. For Payments Banks intending to convert to a Small Finance Bank, track record of 3 years of experience as Payments Bank may be considered as sufficient.

iii. The cap on promoters' stake in the long run (15 years) may be raised from the current level of 15 percent to 26 percent of the paid-up voting equity share capital of the bank.

- A. Only i & ii
- B. Only ii & iii
- C. All of the above
- D. Only i & iii
- E. Only i

Q65. Consider the following statements regarding the features of Senior Citizen Saving Scheme (SCSS) and identify the correct answer out of the options given below:

- A. Deposits in SCSS qualify for deduction u/s 80C of Income Tax Act.
- B. A retired personnel of Defence Services (excluding civilian defence employees), who has attained the age of 50 years can subscribe to the scheme subject to fulfilment of other specified conditions.
- C. A depositor may open an account individually or jointly with a spouse.
- D. Both A & B
- E. All of the above

Q66. The Tso Kar is a Salt Lake which is also a high-altitude wetland complex. It is situated in the Rupshu plateau located in which of the following places?

- A. Sikkim
- B. Himachal Pradesh
- C. Manipur
- D. Ladakh
- E. Arunachal Pradesh

Q67. Recently in the month of December 2020, the cabinet has cleared the PM-WANI scheme. It aims to provide which of the following services?

- A. Mobile Banking
- B. Radio
- C. Wi-Fi
- D. Digital Education
- E. Mobile Networks

Q68. Jigmet Dolma, an SPO of Ladakh Police has recently secured _____ position in the Dhaka Marathon 2021, organised in the month of January 2021.

- A. second
- B. first
- C. third
- D. fourth
- E. fifth

Q69. The Spices Board of India has set an ambitious target, in the month of February 2021, of achieving an export value of \$5 billion by 2025 and \$_____ billion by the year 2030.

- A. 10
- B. 15
- C. 9
- D. 50
- E. 20

Q70. In the month of February 2021, Seychelles has become the first country to welcome the tourists that have been vaccinated against COVID-19. Seychelles is located in the Indian Ocean, nearest to which of the following countries?

- A. Sri Lanka
- B. Maldives
- C. Malaysia
- D. Madagascar
- E. South Africa

Q71. International Tea Day is observed globally on which of the following dates?

- A. 25th Jan
- B. 21st May
- C. 21st Jan
- D. 25th May
- E. 28th June

Q72. UNDP has notified 17 Sustainable Goals (SDGs) to be attained by the year 2030. SDG 5 is related to which of the following?

- A. No Poverty
- B. Zero Hunger
- C. Quality Education
- D. Gender Equality
- E. Clean Water and Sanitation

Q73. The International Olympic Committee (IOC) has its headquarters located in which of the following places?

- A. Rome, Italy
- B. Paris, France
- C. Geneva, Switzerland
- D. Lausanne, Switzerland
- E. Bern, Switzerland

Q74. Recently in the month of Jan 2021, NITI Aayog has released the second edition of India Innovation Index. Which of the following has topped in the category of major states?

- A. Himachal Pradesh
- B. Karnataka
- C. Gujarat
- D. Madhya Pradesh
- E. None of these

Q75. Where is the headquarters of the International Olympic Committee located?

- A. Italy
- B. Switzerland
- C. Belgium
- D. France
- E. UK

Q76. Section 80C of the Income Tax Act allows a maximum deduction of Rs _____ every year from the taxpayer's total income. The benefit of this deduction can be availed by Individuals and HUFs. Companies, partnership firms, LLPs cannot avail the benefit of this deduction.

- A. Rs. 1 lakh
- B. Rs. 2.5 lakh
- C. Rs. 5 lakh
- D. Rs. 1.5 lakh
- E. Rs. 3.5 lakh

Q77. The Government of India has decided to celebrate Subhash Chandra Bose's birthday on the _____ every year as "PARAKRAM DIWAS", starting from the year 2021.

- A. 25th day of February
- B. 23rd day of February
- C. 25th day of January
- D. 23rd day of January
- E. 2nd day of March

Q78. Recently in the month of Oct 2020, Andorra has become _____ member of the International Monetary Fund.

- A. 190th
- B. 185th
- C. 195th
- D. 191st
- E. 193rd

Q79. Recently, the Reserve Bank has come out with a five-pillared strategic approach 'GUARD' to deal with cybersecurity threats being faced by urban cooperative banks (UCBs). What does A in GUARD stands for?

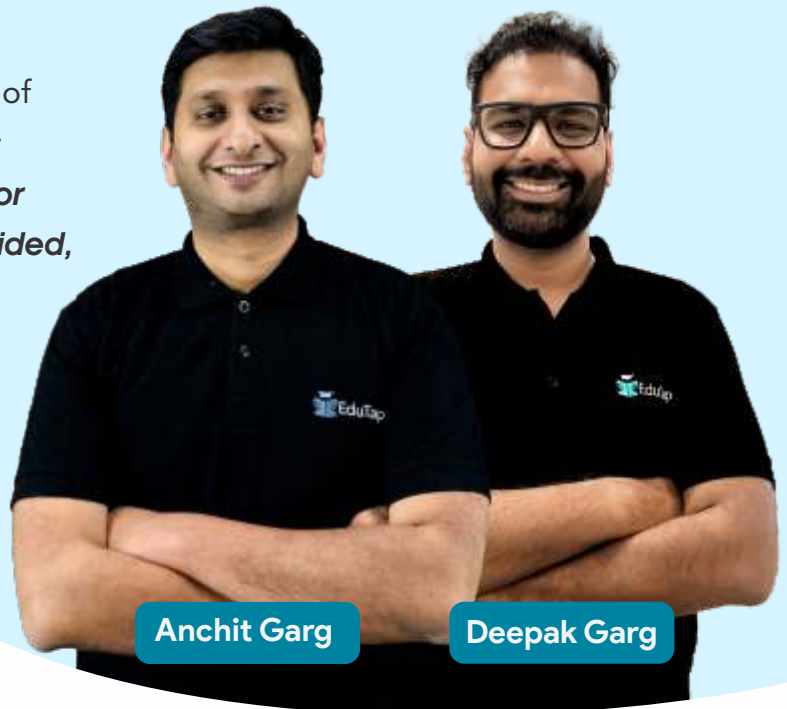
- A. Automatic regulation
- B. Agency
- C. Appropriate Regulation
- D. Authorisation
- E. Autonomous

Q80. Kasturba Gandhi Balika Vidyalaya is a scheme launched by the Government of India for the school girls of SC, ST, OBC and minority communities , from the classes of _____.

- A. 1st to 5th
- B. 6th to 10th
- C. 6th to 12th
- D. 11th & 12th
- E. 9th to 12th

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