

General Awareness Practice Paper for IBPS Clerk Mains 2019 - (Sol.)

S1. Ans.(b)

Sol. The U.S. Embassy in Nepal has organized a South Asia Air Quality Tech Camp in Kathmandu. The aim of camp is to address political, social, and scientific facets of the problem and improve the ability of civil society, media, and other influencers to engage governments, empower the public and take action to improve air quality in South Asia.

S2. Ans.(e)

Sol. Boosting its capabilities in beyond visual range warfare, India has signed a deal worth around Rs 1,500 crore to acquire R-27 air-to-air missiles from Russia to be equipped on the Su-30MKI combat aircraft.

S3. Ans.(a)

Sol. Former India player and Andhra Ranji captain, Y. Venugopal Rao, announced his retirement from all forms of cricket. Venu, as he is more familiar in the cricketing circles, played for India in 16 ODIs and featured in 65 matches for Deccan Chargers, Sunrisers Hyderabad, Delhi Daredevils in the Indian Premier League.

S4. Ans.(e)

Sol. The Department of Administrative Reforms & Public Grievances (DARPG), in association with Ministry of Electronics & Information Technology (MeitY), Government of India and the State Government of Meghalaya was organized the 22nd National Conference on e-Governance (NCeG) 2019 in Shillong, Meghalaya. Theme: "Digital India: Success to Excellence"

S5. Ans.(a)

Sol. Mutual funds in India are regulated by the Securities and Exchange Board of India (SEBI). Jun 25, 2019

S6. Ans.(c)

Sol. The objective of KYC guidelines is to prevent banks from being used, intentionally or unintentionally, by criminal elements for money laundering activities. Related procedures also enable banks to better understand their customers and their financial dealings.

S7. Ans.(a)

Sol. Magnetic ink character recognition (MICR) is the information that appears at the bottom of a check. This includes the bank's routing number, the customer's account number, and the check number.

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S8. Ans.(b)

Sol. The Reserve Bank of India has relaxed norms for end-use of money raised through External Commercial Borrowings (ECB) for corporates as well as liquidity starved non-banking lenders. The liberalisation will be applicable to ECBs taken for working capital, general corporate purpose loans or repayment of rupee loans.

S9. Ans.(e)

Sol. The International Cricket Council named Michael Gough of England and Joel Wilson of the West Indies in the Emirates ICC Elite Panel of Umpires for 2019-20 season following the annual review and selection process. Gough and Wilson have been elevated from the Emirates ICC International Panel of Umpires by the selection panel consisting of ICC General Manager - Cricket, Geoff Allardice, former player and now commentator Sanjay Manjrekar, and match referees Ranjan Madugalle and David Boon.

S10. Ans.(c)

Sol. India, Mozambique sign 2 MoUs to strengthen defence cooperation. The two MoUs include an agreement on sharing white shipping information and another on co-operation in the field of Hydrography.

S11. Ans.(e)

Sol. Infosys has announced the launch of its state-of-the-art Cyber Defence Center in Bucharest, Romania. The Defence Center is an expansion of services delivered through Infosys Digital Innovation Center which opened in Bucharest earlier this year.

S12. Ans.(d)

Sol. The Human Rights Council is an inter-governmental body within the United Nations system made up of 47 States responsible for the promotion and protection of all human rights around the globe. Geneva, Switzerland is the headquarters of United Nation Human Rights Council.

S13. Ans.(e)

Sol. The International Criminal Police Organization, more commonly known as INTERPOL, is an international organization that facilitates worldwide police cooperation and crime control. Lyon, France is the headquarters of Interpol.

S14. Ans.(c)

Sol. The Andaman Sea lies to the east and the Bay of Bengal to the west. The territory's capital is the city of Port Blair.

S15. Ans.(b)

Sol. The birth anniversary of a great novelist and celebrated storyteller Munshi Premchand is celebrated on 31 July every year.

S16. Ans.(d)

Sol. The government has designated financial services secretary Rajiv Kumar as finance secretary. The appointments committee of the cabinet (ACC) gave its approval to the designation of the 1984 Jharkhand cadre Indian Administrative Service (IAS) officer as the finance secretary.

S17. Ans.(b)

Sol. Noted economist and former RBI Deputy Governor Subir Vitthal Gokarn passed away after a brief illness. He was appointed by the Narendra Modi government as Executive Director on the board of the International Monetary Fund (IMF) in November 2015. He had represented India, Bangladesh, Sri Lanka and Bhutan on the IMF's Executive Board.

S18. Ans.(a)

Sol. Pakistan has opened a 1,000-year-old Hindu temple in eastern city Sialkot for "worship" for the first time since partition on the demand of the local Hindu community.

S19. Ans.(a)

Sol. The Department of Administrative Reforms & Public Grievances (DARPG), in association with Ministry of Electronics & Information Technology (MeitY), Government of India and the State Government of Meghalaya organized the 22nd National Conference on e-Governance (NCeG) 2019 on 8-9th August, 2019 at Shillong, Meghalaya. The theme of this Conference was "Digital India: Success to Excellence".

S20. Ans.(a)

Sol. Money market basically refers to a section of the financial market where financial instruments with high liquidity and short-term maturities are traded. Money market has become a component of the financial market for buying and selling of securities of short-term maturities, of one year or less, such as treasury bills and commercial papers. Over-the-counter trading is done in the money market and it is a wholesale process. It is used by the participants as a way of borrowing and lending for the short term.

S21. Ans.(a)

Sol. State Bank of India was the first to launch mutual fund.

S22. Ans.(d)

Sol. All residents, and non-residents permitted to invest in CPs under Foreign Exchange Management Act (FEMA), 1999 are eligible to invest in CPs; however, no person can invest in CPs issued by related parties either in the primary or secondary market. Investment by regulated financial sector entities will be subject to such conditions as the concerned regulator may impose.

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S23. Ans.(c)

Sol. India Test cricketer Prithvi Shaw, registered with Mumbai Cricket Association, has been handed a backdated suspension of eight months for a doping violation in the 2018-19 domestic season. The right-handed batsman inadvertently ingested a prohibited substance, which can be commonly found in cough syrups.

S24. Ans.(e)

Sol. Indian Railways' Northeast Frontier Railway zone has started a unique initiative to earmark a special portion of the SLR coach with pink colour. This is done to specially help the women passengers with better safety and security.

S25. Ans.(b)

Sol. Microsoft has acquired data privacy, governance service firm BlueTalon. BlueTalon helps enterprises set policies for how their employees can access their data. BlueTalon works with leading Fortune 100 companies to eliminate data security blind spots and gain visibility and control of data.

S26. Ans.(a)

Sol. Eminent fashionista, social entrepreneur and philanthropist Priya Priyadarshini Jain has been felicitated with the prestigious 'Indian Woman of Influence' award at the House of Lords, the United Kingdom Parliament, London. It was one of the most blissful days in the life of Priya Priyadarshini Jain for it also marked the grand launch of coffee table book on '50 most influential Indian women worldwide' featuring her as one of the most prominent personalities from India.

S27. Ans.(d)

Sol. Havana is the capital city of Cuba.

S28. Ans.(b)

Sol. Mumbai is the headquarters of Indian Banks' Association.

S29. Ans.(d)

Sol. The Financial Action Task Force was founded in 1989.

S30. Ans.(b)

Sol. The International Cricket Council has launched the inaugural World Test Championship. The top 2 teams at the end will compete in the ICC World Test Championship final in the United Kingdom in June 2021.

S31. Ans.(d)

Sol. Indian Army General Bipin Rawat named as the country's first Chief of Defence Staff (CDS). The Chief of Defence Staff will be a 4-star General, the principal military advisor to the defence minister, and will head the new Department of Military Affairs.

S32. Ans.(a)

Sol. PM Narendra Modi launched Atal Bhujal Yojana (ATAL JAL) which aims to improve groundwater management. The scheme has been designed with the principal objective of strengthening the institutional framework for participatory groundwater management. It aims to bring behavioral changes at the community level for sustainable groundwater resource management in 7 States: Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan and Uttar Pradesh. Govt. has outlaid Rs. 6000 crore for the scheme.

S33. Ans.(e)

Sol. Ashleigh Barty (Women) and Rafael Nadal (Men) were named International Tennis Federation's (ITF) World Champions in singles for 2019.

S34. Ans.(c)

Sol. The Central Government has released the "Good Governance Index" on the occasion of Good Governance Day (25th December) to assess the state of governance in Indian States and Union Territories. The Index was launched by the Department of Administrative Reforms and Public Grievances, and the Centre for Good Governance.

S35. Ans.(b)

Sol. RBI has capped the permissible exposure limit of a lender on a Peer-to-Peer lending (P2P) platform for all borrowers. The aggregate exposure has been set at Rs 50 lakh at any given point of time. The step has been taken to protect the consumer's interest.

S36. Ans.(e)

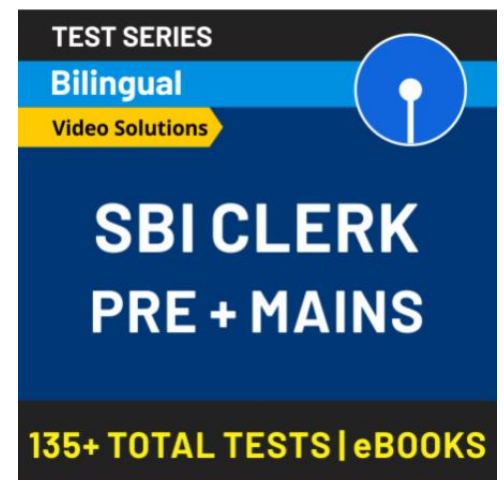
Sol. The Defence Ministry had also amended the army, air force and navy rules by bringing in a new clause that allows the CDS to serve upto a maximum age of 65 years.

S37. Ans.(d)

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S38. Ans.(c)

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S39. Ans.(b)

Sol. The Central Government has released the “Good Governance Index” on the occasion of Good Governance Day (25th December) to assess the state of governance in Indian States and Union Territories. The Index was launched by the Department of Administrative Reforms and Public Grievances, and the Centre for Good Governance. Among the “Big States”, Tamil Nadu topped the Good Governance Index. The poor performers are Odisha, Bihar, Goa, and Uttar Pradesh with Jharkhand finishing last in the group.

S40. Ans.(a)

Sol. RBI has capped the permissible exposure limit of a lender on a Peer-to-Peer lending (P2P) platform for all borrowers. The aggregate exposure has been set at Rs 50 lakh at any given point of time. The step has been taken to protect the consumer’s interest.

S41. Ans.(c)

Sol. The government has created a Department of Military Affairs in the Defence Ministry and it will be headed by newly-appointed Chief of Defence Staff (CDS) General Bipin Rawat. General Rawat was named as the country's first CDS.

S42. Ans.(a)

Sol. The Central Government has released the “Good Governance Index” on the occasion of Good Governance Day (25th December) to assess the state of governance in Indian States and Union Territories. The Index was launched by the Department of Administrative Reforms and Public Grievances, and the Centre for Good Governance. Among the “Union Territories”, Puducherry topped the index followed by Chandigarh and Delhi. Lakshwadeep is the worst performing UT.

S43. Ans.(e)

Sol. Kamareddy district of Telangana has secured the United Nations International Children’s and Education Fund (UNICEF)-2019 Award for effective implementation of Swachh Bharat Mission in water sanitation and hygiene sectors.

S44. Ans.(b)

Sol. Sahitya Akademi announced its annual Sahitya Akademi Awards in 23 languages. Seven books of poetry, four of novel, six of short stories, three of essays and one each of non-fiction, autobiography and biography have won the Sahitya Akademi Awards 2019.

S45. Ans.(d)

Sol. General Manoj Mukund Naravane took over as the 28th Chief of Army Staff. Gen Naravane, who was serving as vice chief of the Army, succeeds Gen Bipin Rawat, appointed the country's first Chief of Defence Staff.

S46. Ans.(b)

Sol. The Reserve Bank has purchased Rs 10,000 crore worth of long-term government securities and sold Rs 6,825 crore of four short-term securities through the special open market operations (OMOs). RBI had announced simultaneous purchase and sale of government securities under OMOs for Rs 10,000 crore each.

S47. Ans.(e)

Sol. Lt Gen Manoj Mukund Naravane is the new Chief of Army Staff of India. He is currently serving as Vice Chief of the Army. Lt Gen Naravane succeeds Gen Bipin Rawat.

S48. Ans.(a)

Sol. India has slipped four places to rank 112th globally as per the Global Gender Gap Report 2020. The report was released by World Economic Forum (WEF) headquartered at Geneva in Switzerland.

S49. Ans.(d)

Sol. RBI has waived NEFT, RTGS transfer charges for savings account holders. The new rule effective from January 1st, 2020.

S50. Ans.(c)

Sol. The Goods and Services Tax or GST Council has fixed a uniform tax rate of 28% on both state-run and private lottery. It also decided to rationalise the GST rate on woven and non-woven bags to 18%.

S51. Ans.(c)

Sol. India and the US have signed an agreement to facilitate the transfer of defence technology. During a 2+2 dialogue held at Washington DC, the top foreign affairs and defence leaders on growing strategic relations between the world's largest and most powerful democracies.

S52. Ans.(a)

Sol. HDFC Bank has become the 3rd Indian firm to cross \$100 billion mark in market capitalisation. HDFC Bank has joined the league of Reliance Industries Ltd, which has a market cap of \$140.74 billion, and Tata Consultancy Services (TCS) that has a market cap of \$114.60 billion.

S53. Ans.(e)

Sol. India has slipped four places to rank 112th globally as per the Global Gender Gap Report 2020. The report was released by World Economic Forum (WEF) headquartered at Geneva. Iceland has topped the report and remains the world's most gender-neutral country while Yemen was ranked the worst (153rd) in the report.

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S54. Ans.(b)

Sol. India has been ranked 9th in 2019's Climate Change Performance Index (CCPI) at the COP25 climate summit in the Spanish capital Madrid. The index is jointly presented by Germanwatch, NewClimate Institute and Climate Action Network.

S55. Ans.(d)

Sol. ISRO launch its earth observation satellite "RISAT-2BR1" on PSLV-C48 from the First Launch Pad (FLP) of Satish Dhawan Space Centre, Sriharikota. Kailasavadivoo Sivan is an Indian space scientist and the chairperson of the Indian Space Research Organization.

S56. Ans.(b)

Sol. Sweden's Greta Thunberg has been named as Time magazine's Person of the Year for 2019. Greta Thunberg is the Swedish schoolgirl who inspired a global movement to fight climate change and became popular with the "#FridaysForFuture".

S57. Ans.(e)

Sol. Finance Minister Nirmala Sitharaman has been ranked 34th by Forbes in 'The World's 100 Most Powerful Women'. HCL Corporation CEO and Executive Director Roshni Nadar Malhotra and Biocon Founder Kiran Mazumdar Shaw are two other Indians who also featured in the above list.

S58. Ans.(a)

Sol. The Human Development Index measures average achievement of the countries in 3 basic dimensions of human development i.e. life expectancy, education and per capita income. The index is released by the United Nations Development Programme (UNDP).

S59. Ans.(c)

Sol. India has been ranked 129th among 189 countries in the Human Development Index 2019. Norway, Switzerland, Ireland occupied the top three positions in the index.

S60. Ans.(d)

Sol. The Nobel Prize 2019 were announced recently in 6 different fields viz. Physiology or Medicine, Physics, Chemistry, Literature, Peace, and Economic Sciences. The Nobel Prize distribution was first done on 1901. The winners will receive a full cash prize, valued this year at 9-million kronor (\$918,000), a gold medal and a diploma.



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