



मिशन BANK 2023

GENERAL AWARENESS

NABARD AND PSL

नाबार्ड व पीएसएल क्या है ?

IBPS RRB PO & CLERK / IBPS PO & CLERK / SBI पर आधारित

पिछली परीक्षा में पूछे गए प्रश्न

हमारे **TOPIC EXPERT** के साथ

BY GA GURU



● LIVE

3:00 PM



Question Type : singlechoice

QUESTION 2

Right mark: 1 Negative mark: 0.25

Base rate is the rate below which no bank can allow their lending to a setup anyone. Who set up this base rate for banks ? (IBPS PO Main 2015)

आधार दर वह दर है जिसके नीचे कोई भी बैंक किसी को भी ऋण देने की अनुमति नहीं दे सकता है। बैंकों के लिए यह आधार दर किसने निर्धारित की?

- (a) Individual Banks Boards ✓
- (b) Ministry of Commerce
- (c) Ministry of Finance
- (d) RBI
- (e) Interest Rate Commission of India

Base Rate
MLR

1 Answered 1 Not Answered
98 Not Visited 0 Marked for Review
0 Answered & Marked for Review

GENERAL AWARENESS

Choose a Question

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Submit

Mark for Review & Next

Clear Response

Save & Next



Question Type : singlechoice

QUESTION 3

Right mark: 1 Negative mark: 0.25

Which bank has partnered with Srei Equipment Finance Limited to offer loans to MSMEs and retail customers under a co-lending arrangement?

(IBPS PO Main-2019) →

सह-उधार व्यवस्था के तहत एमएसएमई और खुदरा ग्राहकों को ऋण देने के लिए किस बैंक ने श्रेई इक्विपमेंट फाइनेंस लिमिटेड के साथ साझेदारी की है?

- (a) Punjab National Bank
- (b) State Bank of India
- (c) Corporation Bank
- (d) United Bank of India ✓ *UBI*
- (e) Axis Bank

2 Answered 1 Not Answered
97 Not Visited 0 Marked for Review
0 Answered & Marked for Review

GENERAL AWARENESS

Choose a Question

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Submit

Mark for Review & Next

Clear Response

Save & Next



Question Type : singlechoice

QUESTION 4

Right mark: 1 Negative mark: 0.25

Which bank launched "Dhanchayat" an Educational film, to raise awareness on the dangers of borrowing money from unorganized sources?

किस बैंक ने असंगठित स्रोतों से पैसे उधार लेने के खतरों के बारे में जागरूकता बढ़ाने के लिए एक शैक्षिक फिल्म "धनचायत" लॉन्च की?

(IBPS O/S-I 2015)

- (a) ICICI
- (b) SBI
- (c) HDFC ✓
- (d) PNB
- (e) None of these

3 Answered 1 Not Answered
96 Not Visited 0 Marked for Review
0 Answered & Marked for Review

GENERAL AWARENESS

Choose a Question

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Clear Response

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Trading of priority sector lending certificates (PSLCs) on the government's portal by banks will attract integrated goods and services tax.

बैंकों द्वारा सरकार के पोर्टल पर प्राथमिकता क्षेत्र ऋण प्रमाणपत्र (पीएसएलसी) का व्यापार करने पर एकीकृत वस्तु एवं सेवा कर लगेगा।

(SBI PO Main-2019)

(a) e-dhan -

(b) e-indra -

(c) e-Kuber ✓

(d) e-mudra -

(e) e-surya

4 Answered 1 Not Answered
95 Not Visited 0 Marked for Review
0 Answered & Marked for Review

GENERAL AWARENESS

Choose a Question

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Submit



Which of the following means of lending is considered as a priority sector loan?

निम्नलिखित में से ऋण देने के किस साधन को प्राथमिकता क्षेत्र ऋण माना जाता है?

- (a) Loan for purchase of gold for marriage of daughter
- (b) Car loan
- (c) Housing loan
- (d) Loan for purchase of tractor
- (e) Education loan →

5	Answered	1	Not Answered
94	Not Visited	0	Marked for Review
0	Answered & Marked for Review		

GENERAL AWARENESS

Choose a Question

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Submit



Question Type : singlechoice

QUESTION 7

Right mark: 1 Negative mark: 0.25

Which of the following sectors is/are eligible for Interest Subvention / Scheme?

निम्नलिखित में से कौन सा क्षेत्र ब्याज सहायता योजना के लिए पात्र है/हैं?

- (a) Textile ✓
(b) Automobile
(c) Agriculture ✓
(d) Both (a) and (c) ✓
(e) None of these

MSME

6 Answered 1 Not Answered
93 Not Visited 0 Marked for Review
0 Answered & Marked for Review

GENERAL AWARENESS

Choose a Question

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5	6	7	8
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Submit

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Clear Response

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Priority sector lending focuses on which of the following sectors?

प्राथमिकता क्षेत्र ऋण निम्नलिखित में से किस क्षेत्र पर केंद्रित है?

- (a) Education ✓
- (b) Agriculture ✓
- (c) Small scale industries ✓
- (d) All of the above ✓ *Right is option. D*
- (e) None of these

7	Answered	1	Not Answered
92	Not Visited	0	Marked for Review
0	Answered & Marked for Review		

GENERAL AWARENESS

Choose a Question

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Submit



Question Type : singlechoice

QUESTION 9

Right mark: 1 Negative mark: 0.25

What amount can be availed as housing loans in metro cities under priority sector lending?

प्राथमिकता क्षेत्र ऋण के तहत मेट्रो शहरों में आवास ऋण के रूप में कितनी राशि का लाभ उठाया जा सकता है?

- (a) 28 lakh ✓
 (b) 20 lakh
 (c) 15 lakh
 (d) 10 lakh
 (e) None of these

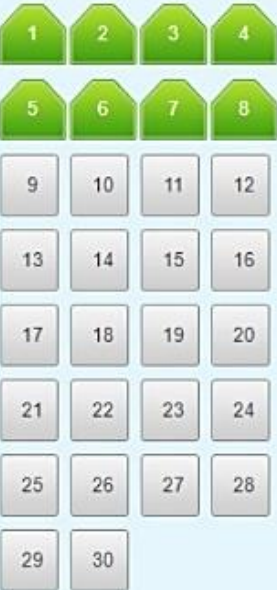
Update

✓ 85 lakh
 Rural → 25 lakh
 Area

8 Answered 1 Not Answered
 91 Not Visited 0 Marked for Review
 0 Answered & Marked for Review

GENERAL AWARENESS

Choose a Question



Submit

Mark for Review & Next

Clear Response

Save & Next



9 Answered 1 Not Answered
90 Not Visited 0 Marked for Review
0 Answered & Marked for Review

GENERAL AWARENESS

Choose a Question



Submit

'Sub prime lending' is a term applied the loans made to

सब प्राइम लेंडिंग' एक ऐसा शब्द है जो दिए गए ऋणों पर लागू होता है

(a) these borrowers who do not have a good credit history.

(b) those who wish to take loan against the mortgage of tangible assets

(c) those who have a good credit history and are known to bank since 10 years

(d) Both (a) and (b)

(e) None of the above



An unsecured loan extended by one corporate to another is called

एक कॉर्पोरेट द्वारा दूसरे को दिया गया असुरक्षित ऋण कहा जाता है

- (a) commercial papers
- (b) treasury bill
- (c) inter-corporate deposits ✓
- (d) certificates of deposits
- (e) All of the above

Unsecured Loan

10	Answered	1	Not Answered
89	Not Visited	0	Marked for Review
0	Answered & Marked for Review		

GENERAL AWARENESS

Choose a Question

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Submit

Mark for Review & Next


Clear Response

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Since, acceptance of deposits and granting of loans are the two general functions of bank, the relationship arising out of these two main activities is known as

चूँकि, जमा स्वीकार करना और ऋण देना बैंक के दो सामान्य कार्य हैं, इन दो मुख्य गतिविधियों से उत्पन्न होने वाले संबंध को कहा जाता है

- (a) principal and agent relationship
- (b) financier and financee relationship
- (c) bailor and bailee relationship
- (d) general relationship 
- (e) specific relationship

10	Answered	1	Not Answered
89	Not Visited	0	Marked for Review
0	Answered & Marked for Review		

GENERAL AWARENESS

Choose a Question

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Submit



Which of the following lendings qualifies as a priority sector loan?

निम्नलिखित में से कौन सा ऋण प्राथमिकता क्षेत्र ऋण के रूप में योग्य है?

- (a) Loan for purchase of gold for marriage of daughter
- (b) Loan for consumer durables
- (c) Housing loan
- (d) Loan for purchase of tractor
- (e) None of the above

✓ Durable Goods — Ex. Car, Ref., Fan
 ✓ Non Durable Goods — Ex. Bread, Milk, Fruits
 ✓ Semi Durable Goods — Cloths, Footwear

10	Answered	1	Not Answered
89	Not Visited	0	Marked for Review
0	Answered & Marked for Review		

GENERAL AWARENESS

Choose a Question

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Submit



Which one of the following does not qualify as priority sector lending by commercial banks?

निम्नलिखित में से कौन सा वाणिज्यिक बैंकों द्वारा प्राथमिकता क्षेत्र ऋण के रूप में योग्य नहीं है?

- (a) Software exports ✓
- (b) Small business loans -
- (c) Education loans
- (d) Small industries loan -
- (e) None of the above .

10	Answered	1	Not Answered
89	Not Visited	0	Marked for Review
0	Answered & Marked for Review		

GENERAL AWARENESS

Choose a Question

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Clear Response

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मिशन BANK 2023

GENERAL AWARENESS

Question Type : singlechoice

QUESTION 10 Right mark: 1 Negative mark: 0.25



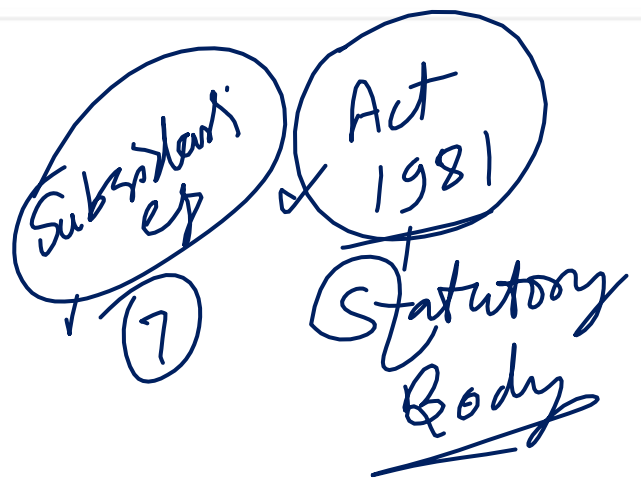
10 Answered 1 Not Answered
 89 Not Visited 0 Marked for Review
 0 Answered & Marked for Review

GENERAL AWARENESS

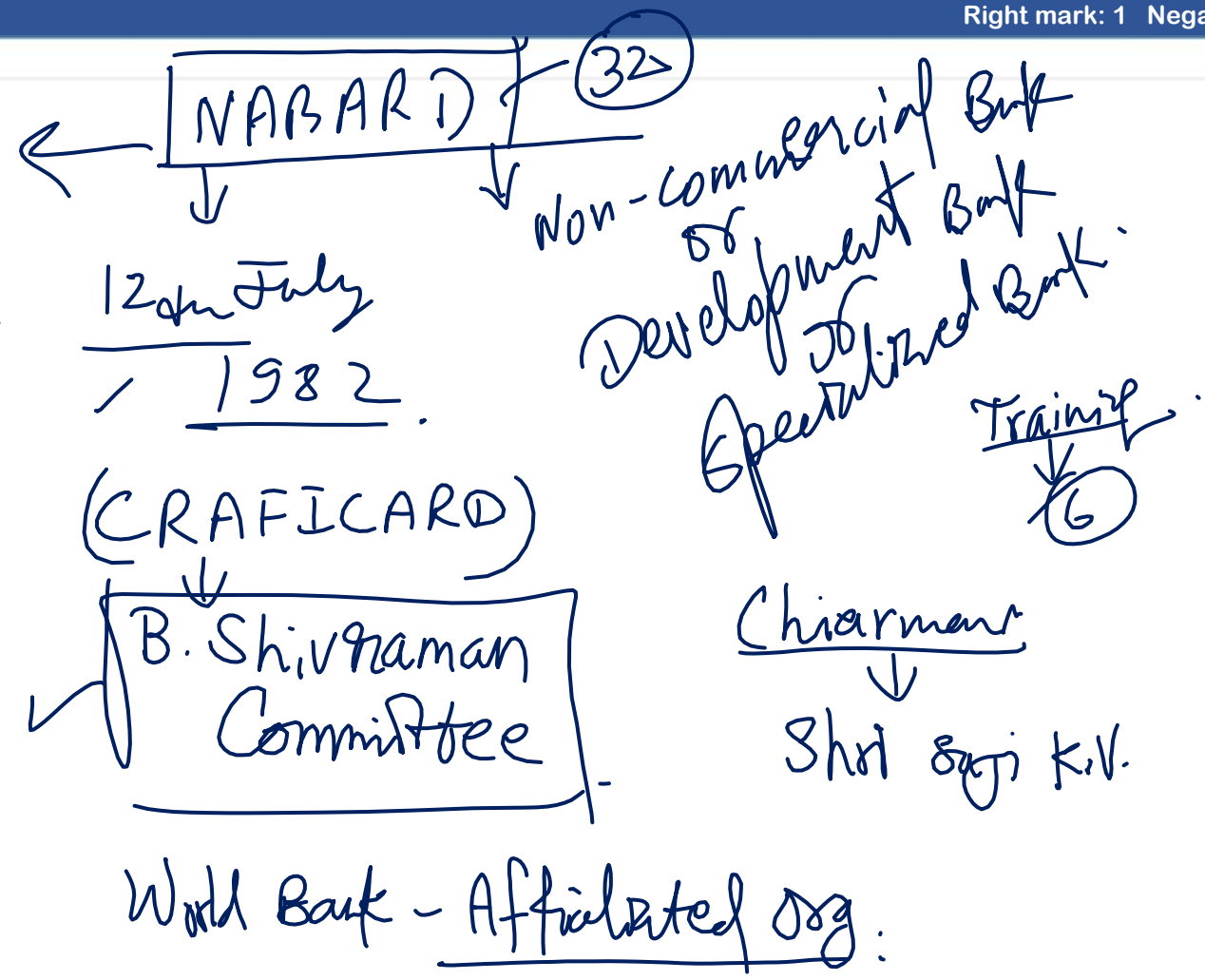
Choose a Question

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- (3)
- ① ACD
 - ② RPCC
 - ③ ARDC



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मिशन BANK 2023

GENERAL AWARENESS

Question Type : singlechoice

QUESTION 10 Right mark: 1 Negative mark: 0.25



10 Answered 1 Not Answered

89 Not Visited 0 Marked for Review

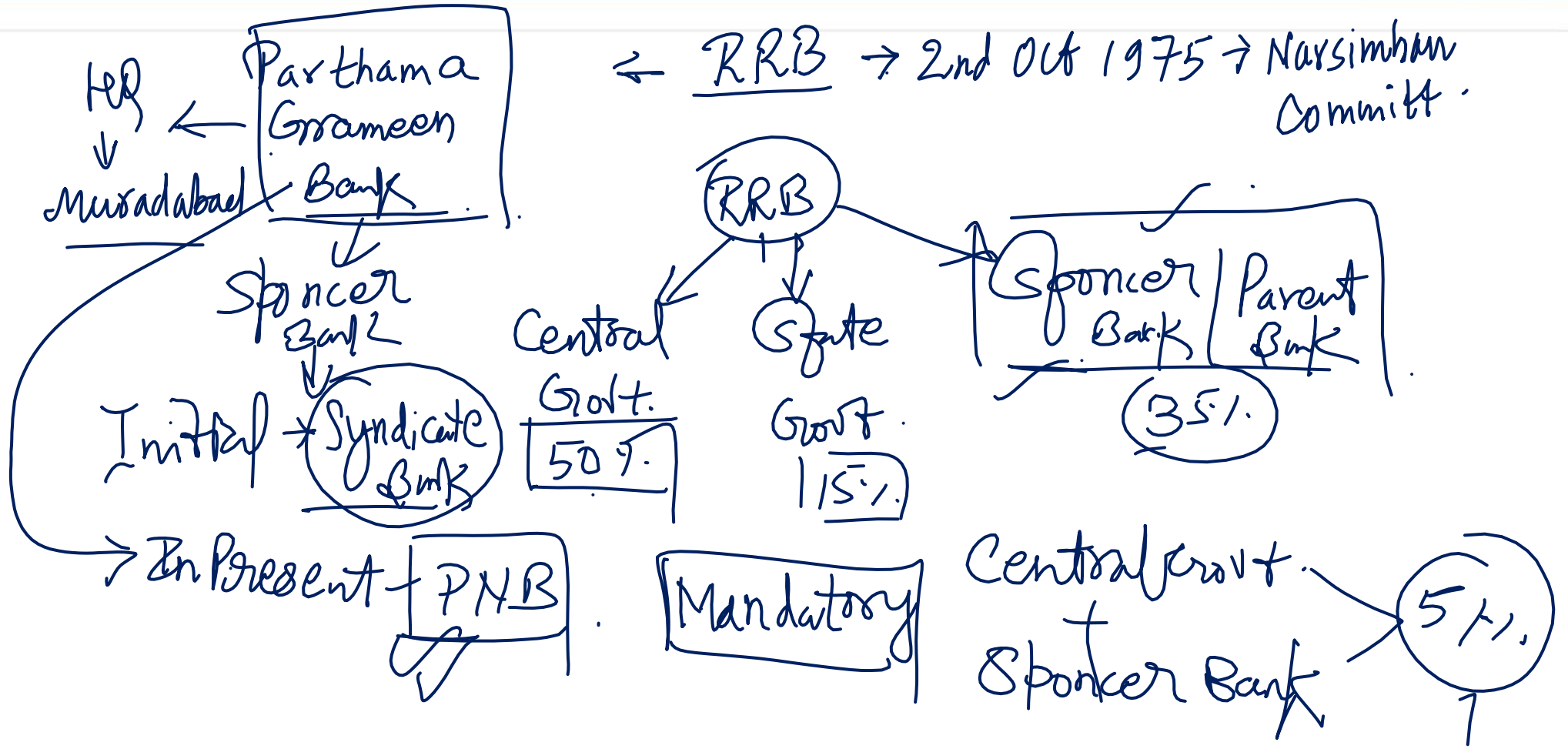
0 Answered & Marked for Review

GENERAL AWARENESS

Choose a Question

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मिशन BANK 2023

Question Type : singlechoice

QUESTION 10

Right mark: 1 Negative mark: 0.25



RRB
 PSB - 40%
 SBI, FCI - 15%
 78%

PSL

Priority Sector Lending

8 sectors

100cr
 ANBC
 Adjusted Net Bank Credit

- ① Agri.
- ② MSME
- ③ Export Credit
- ④ Education
- ⑤ Housing

- ⑥ Social Infrastructure
- ⑦ Renewable Energy
- ⑧ Other weaker sectors

10	Answered	1	Not Answered
89	Not Visited	0	Marked for Review
0	Answered & Marked for Review		

GENERAL AWARENESS

Choose a Question

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