

## =====ANSWERS=====

### General Awareness

Q.1) (a)

Explanation:

Books and their authors have been asked in the examination for a long period of time. You can witness such questions in every type of examination. Therefore, you should keep a track of all the books which are in the news. For keeping a track of the new launches, you can either rely on any specific exam related magazine or read newspapers on a daily basis and create your own short notes from them.

Q.2) (b)

Explanation:

This question is from the appointments section. All the latest appointments prior to the exam are important. This question is the evidence of how high the level of difficulty is in this examination. Questions are not restricted to the news itself, rather the questions are being asked about the static information related to the news. So, prepare the background information of the news.

Q.3) (a)

Explanation:

This question might appear as a static GK question but it is not so. It is rather a current affairs' question. So, always remember to look for the background facts related to the news to get good marks in the exam.

Q.4) (a)

Explanation:

This is question from the state news. You should prepare past six months' current affairs thoroughly. In order to cover all the events of the past 6 months, preceding the date of examination, you can select a good source. Spotlight magazine covers all such news.

Q.5) (e)

Explanation:

Often students make this mistake of ignoring the important sports related news. This is a very big blunder that students often make, according to me. So, awards, sports, books, events etc. are important for you to cover. You can refer a good magazine tailor-made specifically for RBI, Sebi Nabard's examination or you can follow a good newspaper like the livemint, the Hindu, The Indian Express, economic times, Business Standard etc.

Q.6) (a)

Explanation:

Often students make this mistake of ignoring the important sports related news. This is a very big blunder that students often make, according to me. So, awards, sports, books, events etc. are important for you to cover. You can refer a good magazine tailor-made specifically for RBI, Sebi Nabard's examination or you can follow a good newspaper like the livemint, the Hindu, The Indian Express, economic times, Business Standard etc.

Q.7) (a)

Explanation:

This question is the evidence of how high the level of difficulty is in this examination. Questions are not restricted to the news itself, rather the questions are being asked about the static information related to the news. So, prepare the background information of the news. Now, you have to follow an integrated approach to prepare for the exam. Merely preparing Phase 1 first won't help you in clearing even the Phase 1 itself. You should prepare both the phases together to clear the exam.

Q.8) (a)

Explanation:

The Govt is planning to reduce its holdings in the RRBs. It can be reduced to 51% owned by both centre and states and 15% by sponsor banks. Rest of the capital can be raised from the market. This question is a part of your static banking awareness. You need to be thorough with the bank-related static information to tackle such questions. You can choose a tailor-made current affairs' magazine. You just need to know that whichever source you choose you should stick to that and create your own short notes. You cannot make a guess work here, if you are not aware about it.

Q.9) (d)

Explanation:

The Centre has allocated Rs 68,000 crore for the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) in the Union Budget 2022-23.

This is a question which has been asked directly from the government schemes. It is an integral part of the exam's general awareness syllabus. Usually, questions from the government schemes are twisted and elongated for make them tough. To get through such questions, the only strategy you can apply is thorough preparation of the government schemes. Believe me, there is no other way as far as this section is concerned.

Q.10) (a)

Explanation:

It belongs to the international current affairs. Always remember to look for the background facts related to the news to get good marks in the exam. You can cover such types of news from

different newspaper. Whichever source you choose, always remember that you have to do multiple revisions to retain the facts.

Q.11) (a)

Explanation:

This question is from an Indian report. All the reports and indices released during the six months prior to the exam date are important. All these kinds of news can be covered from some good newspapers like Livemint, Indian Express, Business Standard, Economic Times, The Hindu etc.

Q.12) (c)

Explanation:

This question has been asked from the reports and indices topic. This question is from an Indian report. All the reports and indices released during the six months prior to the exam date are important. All these kinds of news can be covered from some good newspapers like Livemint, Indian Express, Business Standard, Economic Times, The Hindu etc.

Q.13) (a)

Explanation:

International affairs hold a significant position in this examination. You can cover the international affairs from spotlight magazine or any other magazine which specifically caters to the banking students.

Q.14) (a)

Explanation:

This is a question which has been asked directly from the state news. To get through such questions, the only strategy you can apply is thorough preparation of the current affairs. Believe me, there is no other way as far as this section is concerned.

Q.15) (b)

Explanation:

This is a question asked from the important days. So, don't ignore important days and their themes. At the same time, focus on the major important days should be made. The major days are those which have been asked repeatedly and which have a huge importance worldwide for eg. World Health Day, AIDS Day etc.

Q.16) (a)

Explanation:

In January 2023, India has become the 2<sup>nd</sup> country in the world to implement the T+1 settlement cycle, after China. This question has been asked from the banking current affairs. This question is from the framework and guidelines topic. Policy-related guidelines and frameworks are always important

and need to be covered in detail.

Q.17) (a)

Explanation:

This is a question which has been asked directly from the government schemes. It is an integral part of the exam's general awareness syllabus. Usually, questions from the government schemes are twisted and elongated for make them tough. To get through such questions, the only strategy you can apply is thorough preparation of the government schemes. Believe me, there is no other way as far as this section is concerned.

Q.18) (b)

Explanation:

This is a question which has been asked directly from the Union Budget. It is an integral part of the exam's general awareness syllabus. Usually, questions from the government schemes are twisted and elongated for make them tough. To get through such questions, the only strategy you can apply is thorough preparation of the government schemes and the budget. Believe me, there is no other way as far as this section is concerned.

Q.19) (b)

Explanation:

This is a question from the policy rates. Thus, policy rates are important for this exam because they are a part of the monetary policy. Policy-related guidelines and frameworks are always important and need to be covered in detail. All these kinds of news can be covered from some good newspapers like Livemint, Indian Express, Business Standard, Economic Times, The Hindu etc. The Spotlight and RBI 247 magazines and sessions strive to convey the policies in detail. Whichever source you choose make sure that you stick to that.

Q.20) (a)

Explanation:

This question has been asked from the reports and indices topic. This question is from an Indian report. All the reports and indices released during the six months prior to the exam date are important. All these kinds of news can be covered from some good newspapers like Livemint, Indian Express, Business Standard, Economic Times, The Hindu etc.

Q.21) (b)

Explanation:

With a production of 14.16 million metric tonnes in 2019-20, India maintains its position as the world's second-largest fish producer. This is question from the national news. National news section includes important events, summits, conferences, initiatives of national importance. Such types of news are covered in Spotlight in the national news category.

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Q.22) (a)

Explanation:

This question is a part of your static finance awareness. You need to be thorough with the static concepts to tackle such questions. You can choose a tailor-made current affairs' magazine. You just need to know that whichever source you choose, you should stick to that and create your own short notes. You cannot make a guess work here, if you are not aware about it.

Q.23) (d)

Explanation:

The Ministry of Skill Development and Entrepreneurship (MSDE) has launched 'Aatmanirbhar Skilled Employee Employer Mapping (ASEEM)' portal to help skilled people find sustainable livelihood opportunities. This is a question which has been asked directly from the government schemes. In this question, we have observed that the direct questions are most often asked in the exam.

Q.24) (a)

Explanation:

DACE stands for Dr Ambedkar Centres of Excellence. DACE SCHEME aims to provide high-quality free coaching facilities to the Scheduled Caste students for the UPSC Civil Services examinations.

This is a question which has been asked directly from the government schemes. In this question, we have observed that the direct questions are most often asked in the exam. These types of direct and short sentenced questions do not leave any scope of any hint or guess work. So, the best strategy to tackle such questions is to leave them because you have negative marking in the exam. Taking such a risk can cost you a lot.

Q.25) (a)

Explanation:

It belongs to the international organizations. Always remember to look for the background facts related to the news to get good marks in the exam. So, covering them is a must. the sources which you can use to cover the static general awareness are Lucent's book, Manorama's yearbook etc. Always remember that in order to retain a lot of facts you should be revising the facts again and again.

Q.26) (b)

Explanation:

It belongs to the international organizations. Always remember to look for the background facts related to the news to get good marks in the exam. So, covering them is a must. the sources which you can use to cover the static general awareness are Lucent's book, Manorama's yearbook etc. Always remember that in order to retain a lot of facts you should be revising the facts again and again.

Q.27) (a)

Explanation:

It is a state-specific current affairs' question. Many questions are asked from the state current affairs. So, make sure that you prepare the state-specific current affairs thoroughly. Such types of news are covered in Spotlight.

Q.28) (d)

Explanation:

This question has been asked from the static banking concepts. The Spotlight and RBI 247 magazines and sessions strive to convey the policies in detail. Whichever source you choose make sure that you stick to that.

Q.29) (a)

Explanation:

This question is a part of your static banking awareness. You need to be thorough with the bank-related static information to tackle such questions. You can choose a tailor-made current affairs' magazine. You just need to know that whichever source you choose you should stick to that and create your own short notes. You cannot make a guess work here, if you are not aware about it.

Q.30) (a)

Explanation:

In 2022, the Union Cabinet, chaired by the Prime Minister, Shri Narendra Modi has approved the enhancement in the limit of Emergency Credit Line Guarantee Scheme (ECLGS) by Rs 50,000 crore from Rs. 4.5 Lakh crore to Rs. 5 Lakh crore.

In this question, we have observed that the direct questions are most often asked in the exam. These types of direct and short sentenced questions do not leave any scope of any hint or guess work. So, the best strategy to tackle such questions is to leave them because you have negative marking in the exam. Taking such a risk can cost you a lot.

Q.31) (a)

Explanation:

This is an out of the blue question. In case, you are a little bit aware about the question, then only try to make a guess or deploy the elimination technique. Otherwise, the best strategy to deal with such questions is not to attempt them.

Q.32) (b)

Explanation:

Textile or construction sector provides the maximum employment after agriculture sector. This is a question from Economic Survey. Budget, Economic Survey, and national reports etc. are important from the exam's perspective.

Q.33) (a)

Explanation:

MPC doesn't prepare the CPI and the RESIDEX is prepared by the NHB. This question has been asked from the banking static facts. This question is from the Monetary Policy Committee. Policy-related guidelines and frameworks are always important and need to be covered in detail. The Spotlight and RBI 247 magazines and sessions strive to convey the policies in detail.

Q.34) (a)

Explanation:

This question is a part of your finance awareness. All these kinds of news can be covered from some good newspapers like Livemint, Indian Express, Business Standard, Economic Times, The Hindu etc. The Spotlight and RBI 247 magazines and sessions strive to convey the policies in detail. Whichever source you choose make sure that you stick to that.

Q.35) (d)

Explanation:

This is a question which has been asked directly from the government schemes. It is an integral part of the exam's general awareness syllabus. Usually, questions from the government schemes are twisted and elongated for make them tough. To get through such questions, the only strategy you can apply is thorough preparation of the government schemes. Believe me, there is no other way as far as this section is concerned.

Q.36) (b)

Explanation:

This is a question which has been asked directly from the government schemes. It is an integral part of the exam's general awareness syllabus. Usually, questions from the government schemes are twisted and elongated for make them tough. To get through such questions, the only strategy you can apply is thorough preparation of the government schemes. Believe me, there is no other way as far as this section is concerned.

Q.37) (a)

Explanation:

This is a question from the awards section. All the awards, the country/organization giving the awards, the recipients, and the recipients' nationalities are all important. This question is a direct and factual question. Therefore, it cannot be attempted by doing the guesswork. So, in such type of questions if you know the answer only then attempt otherwise you should leave these questions. You should be aware of this fact that you don't have to score 100% marks in general awareness you just need to clear the cut off. Therefore, if you will target at least 70 percent marks in the GA section of RBI grade b then you are on the safer side.

Q.38) (a)

Explanation:

This is question from the NFHS-5. Year by Year, the level of the exam is getting tougher. Thus, it requires more conceptual understanding and fact memorization. You should prepare past six months' current affairs thoroughly. In order to cover all the events of the past 6 months, preceding the date of examination, you can select a good source. Spotlight magazine covers all such news.

Q.39) (e)

Explanation:

This question has been asked from the banking static facts. This question is from the Monetary Policy Committee. Policy-related guidelines and frameworks are always important and need to be covered in detail. The Spotlight and RBI 247 magazines and sessions strive to convey the policies in detail.

Q.40) (b)

Explanation:

This is a question which has been asked directly from the government schemes. It is an integral part of the exam's general awareness syllabus. Usually, questions from the government schemes are twisted and elongated for make them tough. To get through such questions, the only strategy you can apply is thorough preparation of the government schemes. Believe me, there is no other way as far as this section is concerned.

Q.41) (a)

Explanation:

Any public company incorporated as Nidhi with a share capital of Rs 10 lakh will have submit NDH-4 form and apply with the central government to be notified as a Nidhi company within 120 days of its incorporation. Also, the company needs to have at least 200 members and should have a net owned fund (NOF) of Rs 20 lakh.

Q.42) (d)

Explanation:

In this question, we have observed that the direct questions are most often asked in the exam. These types of direct and short sentenced questions do not leave any scope of any hint or guess work. So, the best strategy to tackle such questions is to leave them because you have negative marking in the exam. Taking such a risk can cost you a lot.

Q.43) (a)

Explanation:

This question is a part of your finance awareness. All these kinds of news can be covered from some good newspapers like Livemint, Indian Express, Business Standard, Economic



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Times, The Hindu etc. The Spotlight and RBI 247 magazines and sessions strive to convey the policies in detail. Whichever source you choose make sure that you stick to that.

Q.44) (b)

Explanation:

This is a question which has been asked directly from the Union Budget. To get through such questions, the only strategy you can apply is thorough preparation of the budget. Believe me, there is no other way as far as this section is concerned.

Q.45) (d)

Explanation:

This is question from the national news. National news section includes important events, summits, conferences, initiatives of national importance. Such types of news are covered in Spotlight in the national news category.

Q.46) (b)

Explanation:

Jharokha is a PAN India programme that will be held at 16 locations in 13 states and UTs, as part of the Azadi ka Amrit Mahotsav. It is a state-specific current affairs' question. Many questions are asked from the state current affairs. So, make sure that you prepare the state-specific current affairs thoroughly. Such types of news are covered in Spotlight.

Q.47) (c)

Explanation:

The Sagarmala programme is the flagship programme of the Ministry of Shipping to promote port-led development in the country through harnessing India's 7,500 km long coastline, 14,500 km of potentially navigable waterways and strategic location on key international maritime trade routes. This is question from the national news. National news section includes important events, summits, conferences, initiatives of national importance. Such types of news are covered in Spotlight in the national news category.

Q.48) (d)

Explanation:

In addition to the fertiliser subsidy of Rs. 1.05 lakh crore in the Budget, an additional amount of Rs. 1.10 lakh crore is being provided to further cushion our farmers. This is a question from Union Budget. Budget, Economic Survey, and national reports etc. are important from the exam's perspective.

Q.49) (b)

Explanation:

The Indian Air Force unveiled a new initiative with the Indian Oil Corporation Ltd under which its convoys will be to refuel at

fuel stations of the state-run energy major. The defence ministry said a 'Fleet Card - Fuel on Move' has been rolled out to facilitate the refuelling of convoys belonging to the IAF.

Q.50) (a)

Explanation:

This question is a part of your banking awareness. All the news related to the banks, including new initiatives, new partnerships, mergers and acquisitions are all relevant for this examination. You can find the banking awareness related current affairs on a number of competitive websites. Here, you should be selective in choosing your source of information. So, spend time on choosing a good source of current affairs and once you have chosen the website or the magazine then stick to it. It is highly advisable in your interest only not to shift from source to source.

Q.51) (d)

Explanation:

This question is a part of your banking awareness. All the news related to the banks, including new initiatives, new partnerships, mergers and acquisitions are all relevant for this examination. You can find the banking awareness related current affairs on a number of competitive websites. Here, you should be selective in choosing your source of information. So, spend time on choosing a good source of current affairs and once you have chosen the website or the magazine then stick to it. It is highly advisable in your interest only not to shift from source to source.

Q.52) (e)

Explanation:

This question is from the appointments section. All the latest appointments prior to the exam are important. This question is the evidence of how high the level of difficulty is in this examination. Questions are not restricted to the news itself, rather the questions are being asked about the static information related to the news. So, prepare the background information of the news.

Q.53) (b)

Explanation:

It belongs to the international current affairs. Such questions are covered in the Spotlight magazine. You can cover such types of news from different newspaper. Whichever source you choose, always remember that you have to do multiple revisions to retain the facts.

Q.54) (a)

Explanation:

It belongs to the international organizations. Always remember to look for the background facts related to the news to get good marks in the exam. So, covering them is a must. the sources which you can use to cover the static general awareness are

Lucent's book, Manorama's yearbook etc. Always remember that in order to retain a lot of facts you should be revising the facts again and again.

Q.55) (e)

Explanation:

This question has been asked from the banking current affairs. This question is from the framework and guidelines topic. Policy-related guidelines and frameworks are always important and need to be covered in detail. All these kinds of news can be covered from some good newspapers like Livemint, Indian Express, Business Standard, Economic Times, The Hindu etc. The Spotlight and RBI 247 magazines and sessions strive to convey the policies in detail. Whichever source you choose make sure that you stick to that.

Q.56) (a)

Explanation:

This is an out of the blue question. In case, you are a little bit aware about the question, then only try to make a guess or deploy the elimination technique. Otherwise, the best strategy to deal with such questions is not to attempt them.

Q.57) (a)

Explanation :

Financial Stability Board (FSB) is an international body that monitors and makes recommendations about the global financial system. It was established after the G20 London summit in April 2009 as a successor to the Financial Stability Forum (FSF). This question might appear as a static GK question but it is not so. It is rather a current affairs' question. So, always remember to look for the background facts related to the news to get good marks in the exam.

Q.58) (d)

Explanation:

This question has been asked from the static economics. Basic economic concepts are also important for the exam. So, adopt an integrated approach for tackling this exam.

Q.59) (a)

Explanation:

This is a company-specific question. All the company-specific news released during the six months prior to the exam date are important.

Q.60) (a)

Explanation:

This is question from the national news. National news section includes important events, summits, conferences, initiatives of national importance. Such types of news are covered in

Spotlight in the national news category.

Q.61) (d)

Explanation:

This is question from the national news. Policy-related guidelines and frameworks are always important and need to be covered in detail. Year by Year, the level of the exam is getting tougher. Thus, it requires more conceptual understanding and fact memorization. You should prepare past six months' current affairs thoroughly. In order to cover all the events of the past 6 months, preceding the date of examination, you can select a good source. Spotlight magazine covers all such news.

Q.62) (a)

Explanation:

This is question from the national news. In this question, we have observed that the direct questions are most often asked in the exam. These types of direct and short sentenced questions do not leave any scope of any hint or guess work. So, the best strategy to tackle such questions is to leave them because you have negative marking in the exam. Taking such a risk can cost you a lot.

Q.63) (a)

Explanation:

Natural disasters are unfortunate events and not knowing about them is even more unfortunate for an aspirant. Here, you have seen that yourself. So, prepare the names of the cyclones and other disasters and their affected areas.

Q.64) (b)

Explanation:

This is a question from the awards section. All the awards, the country/organization giving the awards, the recipients, and the recipients' nationalities are all important. This question is a direct and factual question. Therefore, it cannot be attempted by doing the guesswork. So, in such type of questions if you know the answer only then attempt otherwise you should leave these questions. You should be aware of this fact that you don't have to score 100% marks in general awareness you just need to clear the cut off. Therefore, if you will target at least 70 percent marks in the GA section of RBI grade b then you are on the safer side.

Q.65) (a)

Explanation:

It is a sports-related news. It is a direct question. Major sports events should be thoroughly covered by you.

Q.66) (d)

Explanation:

This question is from the appointments section. All the latest

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appointments prior to the exam are important.

Q.67) (b)

Explanation:

This is question from the national news. This question is the evidence of how high the level of difficulty is in this examination. It requires more conceptual understanding and fact memorization. One more thing, conceptual understanding will help you in retaining the facts for a longer period of time.

Q.68) (a)

Explanation:

This is a question asked from the important days. So, don't ignore important days and their themes. At the same time, focus on the major important days should be made. The major days are those which have been asked repeatedly and which have a huge importance worldwide for eg. World Health Day, AIDS Day etc.

Q.69) (d)

Explanation:

This is question from the national news. National news section includes important events, summits, conferences, initiatives of national importance. Year by Year, the level of the exam is getting tougher. Thus, it requires more conceptual understanding and fact memorization. One more thing, conceptual understanding will help you in retaining the facts for a longer period of time. To understand the concepts in detail, you can watch the daily current affairs videos on my channel. Such types of news are covered in Spotlight in the national news category.

Q.70) (a)

Explanation:

This is not a current affairs question. Rather, it is a question to check your knowledge on a broad level. So, reading newspapers and developing awareness about the things going around you is general awareness and this is only tested through such questions. So, if you are not able to make a guess, don't attempt this question as you have negative marking as well.

Q.71) (b)

Explanation:

This is a company-specific question. All the company-specific news released during the six months prior to the exam date are important.

Q.72) (d)

Explanation:

This is question from the national news. Policy-related guidelines and frameworks are always important and need to be covered in detail. Year by Year, the level of the exam is getting

tougher. Thus, it requires more conceptual understanding and fact memorization. You should prepare past six months' current affairs thoroughly. In order to cover all the events of the past 6 months, preceding the date of examination, you can select a good source. Spotlight magazine covers all such news.

Q.73) (a)

Explanation:

This question is a part of your economic and financial awareness. You can find the banking awareness related current affairs on a number of competitive websites. Here, you should be selective in choosing your source of information. So, spend time on choosing a good source of current affairs and once you have chosen the website or the magazine then stick to it. It is highly advisable in your interest only not to shift from source to source.

Q.74) (a)

Explanation:

This is a question asked from the important days. So, don't ignore important days and their themes.

Q.75) (b)

Explanation:

This is question from the national news. National news section includes government's targets for specific targets. Such types of news are covered in Spotlight in the national news category.

Q.76) (d)

Explanation:

This question is from the appointments section. All the latest appointments prior to the exam are important.

Q.77) (a)

Explanation:

Books and their authors have been asked in the examination for a long period of time. You can witness such questions in every type of examination. Therefore, you should keep a track of all the books which are in the news. For keeping a track of the new launches, you can either rely on any specific exam related magazine or read newspapers on a daily basis and create your own short notes from them.

Q.78) (b)

Explanation:

This is question from the national news. Policy-related guidelines and frameworks are always important and need to be covered in detail. Year by Year, the level of the exam is getting tougher. Thus, it requires more conceptual understanding and fact memorization. You should prepare past six months' current affairs thoroughly. In order to cover all the events of the past

6 months, preceding the date of examination, you can select a good source. Spotlight magazine covers all such news.

Q.79) (b)

Explanation:

It is a state-specific current affairs' question. Many questions are asked from the state current affairs. So, make sure that you prepare the state-specific current affairs thoroughly. Such types of news are covered in Spotlight.

Q.80) (c)

Explanation:

This is question from the national news. National news section includes important events, summits, conferences, initiatives of national importance. Such types of news are covered in Spotlight in the national news category.