

# ESIC UDC Main Exam

**Expected GK Questions** 

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- 1. In the Lok Sabha Election 2019, the highest polling station was in which state? **Tashigang village of Himachal Pradesh (15,256 feet)**
- 2. Who wrote the National Anthem (Amar Sonar Bangla) of Bangladesh? Rabindra Nath Tagore
- **3.** Which metro becomes India's first project to receive power from waste-to-energy? **Delhi Metro**
- 4. Which sport is excluded from the 2022 Commonwealth Games? **Shooting**
- 5. UNICEF will honour Indian actress Priyanka Chopra with which award? Danny Kaye Humanitarian Award
- **6.** Which committee submits the Draft National Educational Policy to the Human Resource Development Ministry? **K. Kasturirangan committee**
- 7. What is the full form of "SDG"? **Sustainable Development Goals**
- 8. The seven-foot-tall statue of Lord Ram will be built in \_\_\_\_. Ayodhya, Uttar Pradesh
- 9. What is the total number of Indians who won the Spelling Bee competition 2019? Seven
- 10. How many Indian universities have been ranked in the top 200 in the QS World University Rankings for 2020? Three (IIT-Bombay, IIT Delhi, IISC, Bengaluru)
- G-20 Finance Ministers and central bank governors meeting was held in Fukuoka, Japan
- 12. Recently, Ajay Devgan's father expired. What was the profession of his father? stuntman
- How many total matches were played in the 2019 Cricket World Cup tournament? 48
- 14. Where has the second metro under-river subway tunnel been constructed? Mumbai Metro
- **15.** Which of the following is not a member of BIMSTEC? **Maldives** (Members of BIMSTEC are Bangladesh, India, Myanmar, Sri Lanka, Thailand, Nepal and Bhutan)
- 16. Which country topped in the Global Peace Index 2019? Iceland
- 17. Who is the winner of the Nine Dots Prize? Annie Zaid
- **18.** Chandrani Murmu has become the youngest Member of Parliament to the 17th Lok Sabha. She belongs to which state? **Odisha**
- 19. Which country topped in the IMD World Competitiveness rankings 2019? Singapore
- 20. Nandankanan National Park is situated in which state? Odisha
- 21. Two-week-long mega air exercise beginning from July 1 will be held between India & France
- **22.** Which state government has directed the online food delivery companies operating in the state to display the hygiene rating on their app? **Punjab**
- 23. The new 'Jal Shakti' Ministry replaced which ministries? Water Resources and Drinking Water and Sanitation
- **24.** Which statue has entered the prestigious World Architecture News Awards 2019 in the mixed-use category? **Statue of Unity**
- 25. Who won the US-India Business Council (USIBC) 2019 Global Leadership Award? Sundar Pichai & Adena Friedman
- 26. India's first-ever solar-powered boat launched in which state? Kerala
- 27. Which mutual fund company has launched WhatsApp transaction platform for new as well as existing investors? **Motilal Oswal Asset Management Company**
- **28.** According to the UN World Population Prospects 2019 report, India is projected to surpass China as the world's most populous country around? **2027**
- **29.** The world's smallest baby ever to survive, weighing a mere 245 grams was born in **California.**
- **30.** Rythu Bandhu Scheme launched by which state? **Telangana**
- **31.** Which State police used laser guns to crack down on over-speeding for the first time? **Gujarat Police.**



- **32.** Who has been acknowledged as the most viewed stand-up comedian in India and abroad by the World Book of Records London? **Kapil Sharma**
- 33. India's first dinosaur museum and Fossil Park opened in which state? Gujarat
- 34. World Economic Outlook 2019 issued by IMF
- 35. WEF Headquarter Geneva, Switzerland
- **36.** In FATF, T stands for? Financial Action **Task** Force
- 37. Chief Economic Advisor to PM: Krishnamurthy Subramanium
- 38. Who is the Chief Election Commissioner of India- Sunil Arora
- 39. Which cricketer won the Rajiv Gandhi Khel Ratna Award 2018?- Virat Kohli
- 40. Host of G20 in 2022- India
- 41. Chairman of Digital payment's panel: Nandan Nilekani
- **42.** Which of the following is one of the two ships which took part in the celebrations of the Chinese navy's 70<sup>th</sup> anniversary? **INS 'Kolkata' and 'Shakti'**
- **43.** 1st woman to co-pilot the indigenously made Tejas in the 12<sup>th</sup> edition of Aero India 2019: **PV Sindhu**
- 44. First woman vice-chancellor of Jamia Millia Islamia: Najma Akhtar
- 45. First UT to run completely on solar power: DIU
- 46. Ramon Magsaysay Award awardee from India for 2018: Sonam Wangchuk
- 47. What does A stand for in TPA? Third Party Administrator
- 48. Author of the book- "No Presents Please" Jayant Kaikini
- 49. 11th BRICS Summit- Brazil
- **50.** ADB headquarters- **Manila, Philippines**
- **51.** Highest Polling booth in 2019 Lok Sabha election- **Tashigang, Himachal Pradesh**
- 52. World's 1st floating nuclear power plant- Russia
- 53. Current World Chess Championship till date (April 2019)- Magnus Carlsen
- **54.** Azadi Ke Diwane museum was inaugurated at Delhi's Red Fort to pay homage to theunsung heroes
- **55.** 1,600th railway station in India to get fast, free public Wi-Fi: **Mumbai: Santacruz**
- 56. Which body constitutes the Task Force on Offshore Rupee Markets? **RBI**
- **57.** Chief Economic Adviser to the Government of India- Krishnamurthy Subramanian
- **58.** Which country honoured PM Modi with its highest civilian award for promoting bilateral ties- **Russia**
- **59.** Indian to receive the knight of the order of Arts and letters for 2018 from the French government- **Kalki Koechlin**
- **60.** The shortest form of cricket T10 will be played at which cricket stadium in the next five years- **Zayed Cricket Stadium in Abu Dhabi**
- 61. Which Indian artist has been chosen as the Glenfiddich emerging artist 2019? Raju Baraiya
- **62.** According to the Global Nutrition report 2018, which country tops the list of countries with 46.5 children stunting? **India**
- **63.** Which is the guided missile destroyer launched by Indian navy at the Mazagoa Dock on 21<sup>st</sup> April 2019? **INS Imphal**
- 64. Isaak Hayik belongs to which country? Israel
- 65. Department of Telecom has given approval for the merger of TTSL with \_\_\_\_\_. Airtel
- 66. The Simbex exercise was held between? Indian Navy and the Republic of Singapore Navy
- 67. SCO summit 2019 was held in which country? Kyrgyzstan
- 68. Cyril Ramaphosa is a president of which country? South Africa
- **69.** Dinyar Contractor who recently passed away was related to which profession Veteran comedian, theatre and film actor
- **70.** The Indian Navy's first full-fledged Services Selection Board (*SSB*) is launched in **Kolkata**
- 71. Manas Wildlife Sanctuary is located in Assam



- 72. Man Booker International Prize 2019: Jokha Alharthi wins for Celestial Bodies is related to which country Oman
- 73. Elephanta Caves Festival was held in Mumbai, Maharashtra
- 74. Rahi Sarnobat is related to which sports Shooting
- 75. IndianOil, Bharat Petroleum Corporation (BPCL) and......will be laying the world's longest LPG pipeline, from Kandla (Gujarat) to Gorakhpur (UP) Hindustan Petroleum Corp Ltd
- 76. Darlipali Super Thermal Power Station is located in which state Odisha
- 77. The Lakhwar dam is located in which state Uttarakhand
- 78. Mount Sinabung volcano, which erupted, recently is located in which country? Indonesia
- 79. Which day is observed on 11th July World Population Day
- 80. 'Hawa Ane De' is a campaign launched by which ministry Ministry of Environment, Forest and Climate Change
- 81. The Chagos Archipelago or Chagos Islands is located in which ocean? Indian Ocean
- **82.** Airbnb will invest \$100mn in Indian hotel startup OYO. Airbnb deals in? **hospitality service**
- 83. Comptroller and Auditor General of India Rajiv Mehrishi has been elected as external auditor of the World Health Organization (WHO)
- 84. Where is the headquarter of UN-Habitat Nairobi, Kenya
- **85.** India's first blockchain district located in  **Telangana**
- 86. The venue of Asian Cup Football tournament 2023 China
- 87. Head of 15th Finance Commission head N.k.Singh
- 88. Who is the head of the committee related to New Education policy K. Kasturirangan
- **89.** Which metro has become first ever to receive power generated from a waste to energy plant? **Delhi Metro**
- **90.** Which country has launched the permanent residency scheme (Golden Card) to woo wealthy individuals and exceptional talents? **UAE**
- **91.** The Indian women's hockey team came from a goal down to beat Ireland 2-1 and register its second win at the Cantor Fitzgerald U-21 International four-nation tournament where -

#### **Dublin Ireland**

- 92. The Shaheen-II supersonic missile is launched by Pakistan
- 93. India's first National Museum of Indian Cinema (NMIC) was opened in Mumbai
- 94. Lok Sabha constituency of Arjun Munda Khunti, Jharkhand
- 96. Lok Sabha constituency of Mahendra Nath Pandey Chandauli, Uttar Pradesh
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- 124. India's first National Museum of Indian Cinema (NMIC) was opened in Mumbai
- 125. What is the full form of NDTL? Net Demand and Time Liabilities
- 126. GST (Goods & Services Tax) day is observed on? 1st July
- 127. Mobile Money Identifier (MMID) is a \_\_\_\_\_ digit number of a bank customer, issued by banks for effecting financial transactions through the user's mobile phone. **7**
- 128. In which of the following market forms a firm does not exercise command over price? **Perfect Competition**
- 129. What is the current Bank rate? **6 per cent**
- 130. What is the study of the behaviour of the economy as a whole called? macroeconomics
- 131. Which of the following banks has launched a unified integrated app called YONO (You Need Only One) that would offer all kinds of financial and lifestyle products? **SBI**
- 132. How many digits are there in **Card Verification Value** (CVV)? **3 digit**
- 133. Unified Payments Interface(UPI) was launched by? **NPCI**
- 134. Who is known as the Father of Economics? Adam Smith
- 135. Which of the following is a German philosopher? **Karl Marx (other options -** Adam Smith, John Keynes, Oscar Lang)
- 136. Which of the following is the most important characteristic of developing countries? **Low Per Capita Income** (High native population, Weak market, Civil strike)
- 137. Name the bank that has 3 joint owners Union Govt, State Govt and Sponsor bank? **Regional Rural Banks**

**Note:** The Regional Rural Banks are owned by the Central Government, the State Government and the Sponsor Bank. Shares in the ratios as follows Central Government – 50%, State Government – 15% and Sponsor Banks – 35%

138. What is the full form of KYC? Know Your Customer

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- 139. What is the maximum number of Deputy Governors that can be appointed by RBI? Four
- 140. What is the full form of MIBOR? Mumbai Interbank Offer Rate
- 141. Which is the first Indian state to issue "Masala Bond"? Kerala
- 142. Who governed the Financial Stability and Development Council (FSDC) meeting which was held in June 2019? **Nirmala Sitharaman**
- 143. What is the full form of LPG? Liberalisation Privatisation Globalisation
- 144. What is the full form of NEFT? National Electronic Funds Transfer
- 145. Name the Act under which Private Banks in India have been opened **Banking Regulation Act, 1949**
- 146. Name the organisation that regulates Digital Payments in India RBI
- 147. Indian Govt. has a policy of helping farmers get remunerative prices through \_\_\_\_\_. Minimum Support Price (MSP)
- 148. How many grace days are allowed while calculating the due date of a bill? 3 days
- 149. Who cannot operate digital /net banking services? **Children below 10 years** (other options persons having a saving account, corporates)
- 150. Who is the author of the "Planned Economy of India"? M. Visvesvaraya
- 151. The Reserve Bank of India (RBI) banned 500 and 1000rs notes on 8 November 2016. The process is called \_\_\_\_\_. **demonetisation**
- 152. First Country to launch a fully national system.
- 153. Which statement is wrong about the current account?
- 154. Under which scheme farmers can avail a short-term crop loan up to Rs 3 lakhs at a subsidised interest rate of 7 per cent? **Interest Subvention Scheme**
- 156. Who is the Chairperson of Niti Aayog? Prime Minister of India (Mr Narendra Modi)
- 157. FERA (Foreign Exchange Management Act) was renamed as \_\_\_\_\_ Foreign Exchange Management Act
- 158. Which is the second-largest tobacco-producing nation? India
- 159. The Generalized System of Preference recently in news. Which country has this trade program? **US**
- 160. Financial Inclusion programme launched by govt of India in which more than 12 crore bank accounts were opened is called? **PMJDY (Pradhan Mantri Jan Dhan Yojana)**
- 161. Which of the following statements is true?
  Statement 1 RBI was earlier known as the Imperial Bank of India.
  Statement 2 SBI is India's largest bank and is listed in the Fortune Global 500 list.
  Ans Statement 2
- 162. Who is the father of modern economics? Adam Smith
- 163. A period of a significant decline in output, income and employment that lasts more than a few months and marked by widespread contractions in many sectors of the economy is called? **recession**
- 164. Which of the following is not correct for Primary dealers?
  - 1. primary dealers provide a market for government securities
  - 2. primary dealers deal in agriculture commodities
  - 3. primary dealers deal in govt. Securities
  - 4. primary dealers provide a market for government securities and deals in govt. Securities
- 165. Financial Inclusion campaign to expand and access bank accounts facilities, remittance, credit insurance, to the remote areas in India. **PMJDY (Pradhan Mantri Jan Dhan Yojana)**



- 166. Neeraj gave Rahul a cheque of Rs. 10,000 but Rahul scored out the printed word 'Bearer'. Which of the following term describes this scenario?
  - 1. Material alteration
  - 2. Bank requires proper identification
  - 3. The cheque will be returned unpaid
  - 4. Neeraj has to authenticate with full signature
- 167. India's national accounts are published by? Ministry of Statistics & Programme Implementation
- 168. Which of the following is/are a part of India's Central Plans?
  - 1. Five-year plan
  - 2. Twenty point Programme
  - 3. Member of Parliament Local Area Development Scheme

#### 4. All of the above

169. Difference between total sales and total cost?

170. GOI formulated its forest policy for the first time in which of the following year?

- 1. 1954
- 2. 1953
- 3. 1951
- 4. 1952 (ans)
- 171. ECS (CREDIT) is? a single account is debited periodically to credit multiple accounts
- 172. An additional tax that is paid when an individual earns an additional rupee of income?

#### 173. CRM - Full form - Customer relationship management

- 174. A cheque is returned for financial reasons such as an insufficient fund. Then the drawer is punishable under which section of NI Act?
  - 1. Section 85
  - 2. Section 131
  - 3. Section 138
  - 4. Section 40
- 175. The first Indian wholesale platform for cryptocurrency trading
  - 1. Huobi
    - 2. BuyUCoin
  - 3. Kraken
  - 4. Bitpesa
- 176. Which of the following is established as the think tank within the government? **NITI Aayog**
- 177. Summit on the financial market and the world economy is also known as?
  - 1. G20 Summit
  - 2. ASEAN Summit
  - 3. C. East Asia Summit
  - 4. D. World Sustainable Development Summit
- 178. Gold mining is forbidden in which of the following?
  - 1. Asia
  - 2. Australia
  - 3. Antarctica
  - 4. South America
- 179. What are the minimum and the maximum number of people required to start a public limited company? 2 members are required and maximum 50 members are allowed.
- 180. Time bill is also known as?
  - 1. Foreign Bill
  - 2. Sight Bill
  - 3. Usance Bill
  - 4. Inland Bill

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181. Most of the world's population lives - **Developing countries** 

182. Which of the following is not a greenhouse gas?

- 1. Nitrous oxide
- 2. carbon dioxide
- 3. methane

#### 4. Lead nitrate

183. Who launched Micro Bachat Yojana? LIC

184. Socialism is the middle ground between capitalism and \_\_\_. communism

- 1. Marxism
- 2. federalism
- 3. free-market absolutism
- 4. communism

#### 185. The equilibrium price is \_\_\_\_? market-clearing price

- 1. Cost price
- 2. input price
- 3. demand price
- 4. market-clearing price

186. A has to avail a loan against LIC policy with a paid-up value of 10 lakh. He has to \_\_\_\_\_ the policy?

- 1. Lien the policy
- 2. pledge the policy
- 3. assigns the policy
- 4. hypothecate
- 187. Who is the current finance minister of India? Nirmala Sitharaman
- 188. What is the currency of the UK? pound
- 189. What does MCLR mean? Marginal Cost of Funds based Lending Rate
- 190. As per the RBI, minor above what age can operate a bank account? **10 years**
- 191. Which of the following alerts authenticate UPI?
  - 1. Bank ac no. and m-pin
  - 2. mobile no and device id and m-pin
  - 3. pull alert and bank ac no
  - 4. push alert and OTP
- 192. The rise in the price level of a thousand or a million per cent a year is also known as? **inflation**
- 193. UNSD goals for 2030 are \_ \_? 17
- 194. Health component under HDI is measured by? **life expectancy**
- 195. Planning commission published NHD report in which year? 2001
- 196. What is the full form of ISIN? International Securities Identification Number
- 197. Who conducted the economic census of 2019? Ministry of Statistics and Program Implementation
- 198. The bi-monthly policy is decided by which of the following? **RBI**
- 199. Lorry receipt contains the name of consignee. What does consignee refer to? **seller or sender of the goods**
- 200. Penalty for non-compliance as per the Kyoto Protocol in the first phase?
  - 1. 60 euro per ton of CO2
  - 2. 80 euro per ton of CO2
  - 3. 100 euro per ton of CO2
  - 4. 40 euro per ton of CO2
- 201. Without an end to end encryption, what is the transaction limit a bank can handle? **Rs. 5000** 
  - 1. 25k
  - 2. 5k
  - 3. 20k
  - 4. 10k

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202. Retail Banking refers to the provision of banking products to an? **individual customers** 

203. Measures of the average level of prices? **consumer price index** 

- 1. Production price index
- 2. GDP price index
- 3. price index
- 4. consumer price index

204. Certificate of commencement of a business is one document required for opening a bank account? **public ltd co.** 

- 1. Pvt ltd co
- 2. public ltd co.
- 3. partnership
- 4. proprietorship

205. Which of the following is a financial service in UPI fund transfer? **sending money using mobile no** 

- 1. Ac balance
- 2. sending money using mobile no.
- 3. last 5 transactions
- 4. set UPI pin

206. In India, administered pricing mechanism for petroleum products was abolished in? **April 1 2002** 

- 1. March 1 2002
- 2. April 1 2002
- 3. Feb 1 2002
- 4. May 1 2002
- 5. 1. CEAT International Cricketer of the year Virat Kohli
- 207. Which state launched Mukhyamantri Yuva Swabhiman Yojana which guarantees 100 days of employment every year to urban youths from economically weaker sections (EWS)? **Madhya Pradesh**
- 208. Jalamrutha a water conservation scheme focusing on measures like drought has been launched in Feb 2019 by the govt. of **Karnataka**
- 209. Which Bank has entered into an agreement with the BSE to buy a stake in its subsidiary India International Exchange (INX)? **ICICI Bank**
- 210. The World Happiness report 2019 was released by UN & Sustainable Development Solutions Network in which Finland has been ranked on top. The report was produced in partnership with \_\_\_\_. **The Ernesto Illy Foundation.**
- 211. According to the Union Budget 2019-20, how much amount will be infused in bank recapitalisation **Rs 70, 000 crore**
- 212. Which insurance company has announced the launch of 'Wings', a specially designed mentorship program to empower the female workforce? **Aviva Life Insurance**
- 213. The Reserve Bank of India (RBI) constituted which committee to review the existing state of mortgage securitisation in India and suggest measures to develop the market further? **Harsh Vardhan**
- 214. In IFSC the fifth digit is 0 (zero) and reserved for future use
- 215. Receivables Exchange of India Ltd (RXIL) operates the Trade Receivables Discounting System platform. RXIL is incorporated as a joint venture by - **SIDBI & NSE**
- 216. In FY 2019-20, the fiscal deficit target has been revised to 3.3%
- 217. In July 2019, who among the following sprinters became the first athlete to clinch a gold medal in women 100 m in the Summer University Games held in Italy? **Dutee Chand**
- 218. What is the theme of the International Day of Happiness? Share Happiness and be a part of Something Amazing

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- 219. Plan Bee an amplifying system imitating the buzz of a swarm of honey bees to keep wild elephants away from railway tracks earned the \_\_\_\_\_the best innovation award in Indian Railways for the 2018-19 fiscal. **Northeast Frontier Railway (NFR)**
- 220. Which country inaugurates first model village built with Indian assistance? Sri Lanka
- 221. Which bank emerged as the country's top bank as per the Forbes magazines' 'World's Best Bank' survey? **HDFC**
- 222. Who is the first female pilot to enter the Atlantic Ocean solo in a light Space Aircraft (LSA) recently **Aarohi Pandit**
- 223. Who is eligible to purchase the sovereign Gold Bond 2019-20, other than the resident individuals, trust, charitable institutions & HUFs? **University**
- 224. Through which portal public sector lending certificates can be treated by banks to achieve the PSL target and sub-targets in the event of the shortfall **e-kuber**
- 225.A medium-term strategy is named as Utkarsh 2022 finalised by the Reserve Bank of India (RBI) is a three Year Roadmap launched for ---- to strengthen the regulatory and supervisory mechanism of RBI
- 226. G20 Finance Ministers' Meeting was held in Japan
- 227. Which bank is signed a deal with commonwealth bank of Australia for blockchain development? **World Bank**
- 228. In March 2019 the guided Pinaka was successfully test-fired from the Pokhran range. It has been developed by which organisation? **DRDO**
- 229. Abhijeet Gupta is associated with which sports? Chess
- 230. The Reserve Bank of India (RBI) has launched ....., on its website for facilitating RBI's grievance redressal process. **Complaint Management System (CMS)**
- 231. The new commercial arm of ISRO New Space India Ltd.
- 232. The Government sets up a working group to revise WPI, give a roadmap to shift to PPI. The committee is headed by? **Ramesh Chand**
- 233. Recently, declared a World Heritage city in India Jaipur
- 234. Gender gap index was not based on which parameter? **Environmental** degradation
- 235. According to Linkedin, which is the best companies to work for in India in 2019? **Flipkart**
- 236. The project Sangam accelerates India's Swachh Bharat Mission is related to? **Microsoft**
- 237. NCLAT order on Essar Steel has rewritten IBC rules. What is the full form of NCLAT? National Company Law Appellate Tribunal
- 238. As per Finance Ministry data June 2019, the total balance in Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts was at over \_\_\_\_\_ as on July 3? **1 lakh crore**
- 239. A \_\_\_\_\_will be set up in the current fiscal year as part of the measures to deepen the bond market? **Credit Guarantee Enhance Corporation**
- 240. A Centre for Disability Sports will be set up at \_\_\_\_ Gwalior, Madhya Pradesh
- 241. Who has been appointed the additional director of Yes Bank R Gandhi
- 242. Which organisations have provided the Loan Agreement of USD 250 million for the First Resilient Kerala Program? **World Bank**
- 243. Under Pradhan Mantri Ujjwala Yojana (PMUY) scheme which state is best in cylinder refilling? **Haryana**
- 244. Republic Day Chief Guest Cyril Ramaphosa (South Africa President)
- 245. What is the theme of the Anti-Tobacco day 2019 Tobacco and Lung Health
- 246. Which country conferred its highest award 'Nishan Izzuddin' on PM Modi Maldives
- 247. Who has been appointed the first Lokpal or anti-corruption ombudsman of India - Justice Pinaki Chandra Ghose
- 248. Who is 24th NAVY Chief Admiral Karambir Singh
- 249. Who became the fastest Indian bowler to claim 100 ODI wickets? Mohammed Shami
- 250. World Braille Day is observed on January 4



- 251. The theme for World Environment Day 2019 is Beat Air Pollution
- 252. Which bank is not a part of the merger of the third-largest PSU Indian Bank (BOB, Dena, Vijaya, Indian Bank, All of the above)
- 253. Sri Lanka has signed a tripartite agreement with \_\_\_\_\_for development of eastern terminal of Colombo port. **India and Japan**
- 254. Which country is the winner of the FIFA U-20 World Cup 2019 Ukraine beat South Korea (host country Poland)
- 255. Which country will host 2023 Asian Cup Football Tournament? China
- 256. Who is the current Chief Minister of Arunachal Pradesh? Pema Khandu
- 257. G-20 Summit 2019 was held in \_\_\_\_\_. Osaka, Japan
- 258. Which country has become the first Arab country to be granted full membership of Financial Action Task Force (FATF)? Saudi Arabia
   Note: FATF is an initiative of G7 member countries (G 7 countries Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States).
- **FATF hq is in Paris, France.** 259. Which city of the US has banned the use of facial recognition? **San Francisco**
- 260. 'Best film' in drama category in Golden Globe Awards 2019 **Bohemian Rhapsody**
- 261. Who has been appointed the Deputy Executive Director of the United Nations Anita Bhatia
- 262. Who is the winner of the Australia Open Women's single title? Naomi Osaka (Japan) defeated Petra Kvitová (Czech Republic) Note: Men's single winner - Novak Djokovic defeated Rafael Nadal
- 263. Pravasi Bharatiya Diwas 2019 held in \_\_\_\_. Varanasi
- 264. Which options is/are given wrong Finance Minister Piyush Goyal (Other options
   Amit Shah Home Minister, Rajnath Singh Defence Minister, Thaawar Chand
   Gehlot Minister of Social Justice and Empowerment)
- 265. Who is the head of the committee on the draft National Educational Policy (NEP)? **Kasturirangan**
- 266. Which country began screening the social media profiles of those applying for entry visas? **USA**
- 267. What is the full form of 'TPA'? Third-Party Administrator
- 268. FPR stands for First Premium Receipt
- 269. What does 'A' denotes in 'NAV' Asset (Net Asset Value)
- 270. IRDAI rule for the claim settlement **30 days (options 7,15,30,45)**
- 271. What is the time limit to file a complaint to the Insurance Ombudsman? 30 days
- 272. Who bears investment risk in ULIP? insured
- 273. A \_\_\_\_\_formal legal document used by an insurance company that provide details about the product? **Prospectus**
- 274. What is the maximum limit for the amount under dispute for which the Insurance Ombudsman can entertain a complaint is up to? **Rs. 30 lakh**
- 275. If a customer does not like the premium and risk covered under the policy then customer return back to the company within how many free look period day? **15 days**
- 276. Which is not a tangible item? **life insurance**
- 277. Full form of IGRS Integrated grievance redressal system
- 278. In which year, the Life Insurance Companies Act was passed? **1912**
- 279. In which of the policy offers both term insurance plan and mutual fund scheme? **ULIP**
- 280. Which policy provides coverage to eligible employees or members on a group basis and usually covers multiple persons under a group insurance plan? **Master Policy**
- 281. The final match of ICC Cricket World Cup 2019 held in which stadium in England? Lord's cricket stadium
- 282. How much amount of loan to be provided for SHG women members? **Rs 1 lakh**
- 283. Who won the men Wimbledon tennis tournament 2019? **Novak Djokovic**



- 284. Nokrek National Park is situated in \_\_\_\_\_. Meghalaya
- 285. BRICS summit 2019 will be held in Brazil
- 286. In Union Budget 2019-20, which scheme was launched to promote processing in the fishery sector? **Pradhan Mantri Matsya Sampada Yojana (PMMSY)**
- 287. Hemis Festival 2019 was held in \_\_\_\_\_. Ladakh
- 288. What does the letter 'P' stand-in 'PCR'? **Public (Public Credit Registry)**
- 289. Which organisation has constituted a six-member committee headed by TN Manoharan on the Development of Secondary Market for Corporate Loans to come up with recommendations to increase the efficiencies of the debt market and aid in the resolution of stressed assets? **RBI**
- 290. Who is the head of the expert committee on the economic capital framework (ECF)? **Bimal Jalan**
- 291. Ajay Singh is associated with which sports? Weightlifting
- 292. Kawal Tiger Reserve is located in \_\_\_\_. Telangana
- 293. Prime Minister Narendra Modi unveiled a statue of former PM of India Lal Bahadur Shastri at \_\_\_\_ **Varanasi**
- 294. The venue of ICC Cricket World Cup 2023 India
- 295. Which international bank has received in-principle regulatory approvals to set up its IFSC Banking Unit (IBU) in Gujarat International Finance Tec-City (GIFT City)? **Standard Chartered**
- 296. Anshula Kant has been appointed Managing Director and Chief Financial Officer in which organisation? **World Bank**
- 297. Solar Charkha Mission launched by which ministry? **Ministry of Micro Small &** Medium Enterprises (MSME)
- 298. Dutee Chand has won the gold medal in the women's 100-metre sprint at the 30th Summer University Games in \_\_\_\_\_. Naples, Italy.
- 299. Arjun Munda elected to the 17th Lok Sabha from which constituency in the 2019 parliamentary elections? **Khunti, Jharkhand**
- 300. What does the letter 'F' stand for in 'SFIO'? **Fraud (Serious Fraud Investigation Office)**
- 301. The Indian Air Force formally inducted the CH 47 F(I)- Chinook heavy-lift helicopter which is developed by \_\_\_\_\_. **Boeing Ltd**
- 302. The Board of Control for Cricket in India (BCCI) appointed the former Indian captain Rahul Dravid as Head of Cricket at the National Cricket Academy (NCA). National Cricket Academy located in \_\_\_\_\_. Bengaluru, Karnataka
- 303. Which organisation has approved a 'Scheme for Trans-disciplinary Research for India's Developing Economy' (STRIDE) to boost research culture in India? **University Grants Commission**
- 304. Which women's footballer bagged the top honours at the All India Football Federation's AIFF Awards? **Ashalata Devi**
- 305. The global Multidimensional Poverty Index (MPI) is published by \_\_\_\_\_. United Nation Development Programme (UNDP)
- 306. Soyuz-2.1a carrier rocket with a hydrometeorological satellite launched by \_\_\_\_\_. Russian Federal Space Agency
- 307. National Company Law Tribunal (NCLT) approved the merger of private sector lender IndusInd Bank with Bharat Financial Inclusion (BFIL) a \_\_\_\_\_. microfinance company
- 308. What does "I" stand for in RIDF? Infrastructure (Rural Infrastructure Development Fund)
- 309. Vijaya Nirmala passed away, she was a \_\_\_\_\_. actor
- 310. Hanoi is the capital of \_\_\_\_. Vietnam
- 311. Which day is observed every year on 5th September? World Charity Day
- 312. A government-appointed high-level panel has suggested for issuance of 'Elephant Bonds' for which projects? **infrastructure**



- 313. The benefit of Pradhan Mantri Karam Yogi Maandhan Scheme has been extended to retail traders & small shopkeepers whose annual turnover is less than \_\_\_\_\_. Rs. 1.5 crore
- 314. Aviation Multi Skill Development Centre is set up at \_\_\_\_\_Airport in collaboration with National Skill Development Corporation (NSDC) and Airport Authority of India (AAI), first of its kind in the country. **Chandigarh**
- 315. The government has reduced the corporate tax rates, currently, only 25% tax rate is applicable to companies with an annual turnover of Rs 250 crore. This has been extended to companies with a turnover of up to \_\_\_\_\_. **Rs 400 crore**
- 316. The government has proposed to levy a TDS of 2% on cash withdrawal exceeding \_\_\_\_\_\_\_ a year from a bank account. **Rs 1 crore**
- 317. The earlier limit for registering NBFCs with RBI extended to those who had net owned funds of Rs 25 lakhs to Rs 2 crore. The upper limit has been increased manifold to \_\_\_\_\_. **Rs 100 crore**
- 318. India has signed Rs.200 crore deal with which country for acquiring Strum Ataka anti-tank missile? **Russia**
- 319. Abdullah bin Zayed Al Nahyan is a foreign minister of which country? **United Arab Emirates (UAE**
- 320. Residential Asset Price Monitoring Survey is conducted by \_\_\_\_. RBI
- 321. A market condition where the future price of a commodity is higher than the spot price is known as \_\_\_\_. **Contango**
- 321. A fund of funds (FOF) also known as a multi-manager investment—is a \_\_\_\_that invests in other types of funds. **pooled investment fund**
- 322. Which bank has put forward plans to overhaul its trading operations by creating a so-called **bad bank**that would hold up to €50 billion (\$56 billion) in assets? **Deutsche Bank**
- 323. What does letter 'C' stand for in DPCR Credit (Digital Public Credit Registry)
- 324. What does 'A' stand-in 'FBA'? Administrator (Financial Benchmark Administrator)
- 325. Which state government would set up the elephant rehabilitation centre, the firstof-its-kind? **Kerala (June)**
- 326. Amrabad Tiger Reserve is located in which state? Telangana
- 327. Male is the capital of which country? **Maldives**
- 328. Kaziranga National Park is located in which state? Assam
- 329. Which ministry does D.V. Sadananda Gowda hold? Minister of Chemicals and Fertilizers
- 400. Which city was recently declared the World Heritage site in India? Jaipur
- 401. An Internal Working Group of Reserve Bank of India (RBI) extended the Foreign Exchange Market hours from 9 am to 9 pm. The timing of call money is extended by . 6 pm.
- 402. The World Economic Situation and Prospects (WESP) report is published by \_\_\_\_\_. **United Nations**
- 403. 19th August is observed as World Humanitarian Day (WHD)
- 404. What is the venue of SCO summit 2019? Bishkek, Kyrgyzstan
- 405. The International Cooperative Trade fair will be held in which year? **2019 (It will be held in New Delhi from 11th till 13th October 2019)**
- 406. Which Union Minister attended the G20 Ministerial Meeting on Trade and Digital Economy? **Piyush Goyal (Commerce and Industry Minister)**
- 407. How many business firms have withdrawn more than Rs 100 crore in cash, cumulatively withdrawing Rs 5.56 lakh crore during the fiscal year 2017-18? **448**
- 408. Stand-Up India scheme will continue till \_\_\_\_\_- 2025
- 409. Who is the author of the book, 'War over Words' Devika Sethi
- 410. Who is the regulator of Housing Finance companies RBI



- 411. In which sports did Arinjeeta Dey win a silver medal in the World Youth Cup? **Martial Art (Karate)**
- 412. The government has proposed to levy a TDS of 2% on cash withdrawal exceeding \_\_\_\_\_\_ a year from a bank account. **Rs 1 crore**
- 413. Which bank partnered with Common Services Centres (CSCs) to launch a co-branded 'Small Business Money-Back Credit Card' for small traders and village-level entrepreneurs (VLEs)? **HDFC Bank**
- 414. Who was named as the AIFF Men's Footballer of the Year for a record-extending sixth time.? **Sunil Chhetri**
- 415. India's First Film Museum opened in \_\_\_\_\_ Mumbai
- 416. Which space agency recently announced its plan to launch 'Dragonfly drone helicopter' to Saturn's largest moon, Titan, in search of building blocks of life? **NASA**
- 417. NASA's 'Polarimeter to Unify the Corona and Heliosphere' (PUNCH) mission is focused on understanding the transition of particles from the outer corona of the \_\_\_\_\_\_ to the solar wind that fills the interplanetary space. **Sun**
- 418. \_\_\_\_\_\_ risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. **Operational risk**
- 419. Which organisation released a report on 'Working on a Warmer Planet' International Labour Organisation (ILO)
- 420. The Reserve Bank of India (RBI) has set up a working group to review the regulatory and supervisory framework for core investment companies (CICs). Who is the head of the committee? **Tapan Ray**
- 421. What is the fixed income with no maturity period called? Perpetual Bond
- 422. Recently, Basant Birla (BK Birla) passed away. He was a veteran \_\_\_\_\_- industrialist, businessman
- 423. Which of the following is a money market instrument **Commercial Paper**
- 424. The Damanganga-Pinjal project has been introduced in which city? **Mumbai**, **Maharashtra**
- 425. According to the Insurance Regulatory and Development Authority of India (IRDAI), the total unclaimed amount of was\_\_\_\_\_ (on March 31, 2018)? **Rs 15,166.47 crore**
- 426. According to the National Annual Rural Sanitation Survey (NARSS) 2018-19, what per cent of households in rural India have access to a toilet? **93%**
- 427. Exercise Garuda-VI is an air exercise between India and which country? France
- 428. Where is the headquarters of National Institute of Rural Development and Panchayati Raj (NIRDPR)? **Hyderabad**
- 429. Which state hosted the 21st Commonwealth Table Tennis Championship 2019? Cuttack, Odisha
- 430. According to the Union Budget 2019-20, an amount of 350 crores has been allocated for \_\_\_\_\_\_ interest subvention for all GST- registered MSMEs on fresh or incremental loans. **2%**
- 431. According to the Budget 2019-20, every verified SHG women member having a Jan Dhan Bank Account will be allowed an overdraft of \_\_\_\_\_\_. **Rs. 5000**
- 432. The State of the Education Report for India 2019: Children with Disabilities was launched by \_\_\_\_\_. **UNESCO**
- 433. Type of account in which the broker lends cash to an investor for purchasing stocks or other financial products? **margin account (options -** Settlement a/c, Margin a/c, Merchant a/c)
- 434. Which bank has the highest wilful defaulters i.e. 1/3 of total wilful Defaulters? **State Bank of India (SBI) options (PNB, SBI, IDBI, BOB)**
- **435.** Which type of fund is a diversified portfolio of stocks that has capital appreciation as its primary goal, with little or no dividend payouts? **Growth fund** (options hybrid fund, capital fund, income fund, grow fund)
- **436.** The Reserve Bank introduces the Ombudsman Scheme for \_\_\_\_\_. **Digital payment**



- 437. Which organisation is developing a model blockchain platform in India? **Institute for Development and Research in Banking Technology (IDRBT)**
- 438. The new President of Federation of Indian Export Organisations (FIEO) **Sharad Kumar Saraf**
- 439. World Capital of Architecture for 2020 Rio de Janeiro, Brazil
- 440. ONGC, India's top oil and gas producer, has toppled **Indian Oil Corp (IOC)** to regain the crown of being the country's most profitable public sector company.
- 441. Baba Ramdev's autobiography, The book, My Life, My Mission, co-authored by senior journalist **Uday Mahurkar.**
- 442. Former President Pranab Mukherjee released the book containing selected speeches of **Vice President M Venkaiah Naidu** at a function in New Delhi.
- 443. The Indian women's rugby team scripted history by registering their first-ever international 15s victory. India beat \_\_\_\_\_\_ in the Asia Rugby Women's Championship Division 1. **Singapore**
- 444. Who has been reappointed as the National Security Adviser (NSA)? Ajit Doval
- 445. National Youth Day January 12
- 446. Indian women's hockey team captain Rani Rampal
- 447. Mohan Ranade passed away he was Goa freedom fighter
- 448. Which two teams played qualifier match for ICC men's cricket WorldCup? – Afghanistan & West Indies
- 449. Grish Karnad related to **Noted actor, filmmaker, and playwright**
- 450. UN: India's population will surpass China's by **2027**
- 451. The Reserve Bank of India has extended the last cut-off timing for customer transactions through Real Time Gross Settlement Systems (RTGS) from 4.30pm to 6 pm on all working days, effective **June 1, 2019.**
- 452. Who is the author of the book beyond religion: Ethics for the whole world **Dalai** Lama
- 453. Who is not a speaker of Loksabha? **Snehlata Srivastava** among option given( OM birla, Snehlata Srivastava, Meira Kumar, Sumitra Mahajan)
- 454. BHEL has got a contract of 100 MW floating SPV plant at Ramagundam in Telangana
- 455. New Leader Of Rajya Sabha Union Minister Thawar Chand Gehlot
- 456. NALCO to get 'President's Award for 'Nalco ki Ladli' initiative
- 457. Bal Sahitya Puraskar for the English Language Tanuj Solanki
- 458. Alfonso Cuarón has won the Oscar for best director at the 91st Academy Awards for **Roma**.
- 459. To avoid rain accident due to visual constrain Indian Railway has launched which system? **Tri-Netra**
- 460. In May 2019, 4th meeting of **Quadrilateral Security dialogue** in Bangkok. Which of the following countries is not part of the meeting? (China, Australia, India, USA, Japan) China[**The Quadrilateral Security Dialogue (QSD, also known as the Quad) is an informal strategic dialogue between the United States, Japan, Australia and India]**
- 461. First-ever India International Cooperatives Trade Fair (IICTF) was held in New Delhi (India)
- 462. 9.2 km Chenani-Nashri Tunnel is located in Jammu and Kashmir
- 463. India has become Vice Chair Regional head of the Asia Pacific region of which organization for a period of two years from July 2018 to June 2020 World Custom Organization
- 464. Who has received Padma Bhusan 2019 for sports? Bachendri Pal
- 465. Union Jal Shakti Minister, Shri Gajendra Singh Shekhawat, announced the commencement of the Jal Shakti Abhiyan a campaign for water conservation and water security.



- 466. Which has topped the Centre's ranking of higher education institutions? **The Indian Institute of Technology, Madras (IIT-Madras)**
- 467. The Bharat Heavy Electricals Limited (BHEL) museum named 'Pragati Dirgha' was inaugurated at **Piplani, Bhopal**
- 468. Who gets Cabinet rank recently? **Ajith Doval(National Security Advisor)**

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