



**PRE
MIX**



1946



5
QUESTIONS



DAILY



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1

- **Which of the following loans/advances will be classified as an NPA –**
 - i. Where interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a term loan**
 - ii. Where the account remains ‘out of order’ for a period of more than 180 days, in respect of an Overdraft/Cash Credit (OD/CC)**
 - iii. Where the bill remains overdue for a period of more than 45 days in the case of bills purchased and discounted**
 - iv. Where the interest and/or instalment of principal remains overdue for two harvest seasons but for a period not exceeding two years in the case of an advance granted for agricultural purposes**
 - v. Any amount to be received remains overdue for a period of more than 360 days in respect of other accounts.**

A. i only

B. i, ii only

C. i, ii, iii only

D. All

Interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a term loan,

The account remains 'out of order' for a period of more than 90 days, in respect of an overdraft/cash credit (OD/CC),

The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,

Interest and/or instalment of principal remains overdue for two harvest seasons but for a period not exceeding two half years in the case of an advance granted for agricultural purposes, and

Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.

- 2.** Which of the following is/are correctly matched –
- i.** A doubtful is one, which has remained NPA for a period less than or equal to 18 months.
 - ii.** An asset is to be classified as sub-standard, if it has remained NPA for a period exceeding 18 months.
 - iii.** A loss asset is one where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amount has not been written off wholly

A. i only

B. ii only

C. iii only

D. All of the above

A sub-standard asset is one, which has remained NPA for a period less than or equal to 18 months.

An asset is to be classified as doubtful, if it has remained NPA for a period exceeding 18 months.

A loss asset is one where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amount has not been written off wholly

3.

Which of the following is true about Vitamin B-12 -

- i. It is also known as Cobalamin**
- ii. It is not a water-soluble vitamin**

A. i only

B. ii only

C. Both

D. None



4. Which of the following are correctly matched –

- i. Red Notice - To seek the location and arrest of wanted persons with a view to extradition or similar lawful action.**
- ii. Yellow Notice - To help locate missing persons, often minors, or to help identify persons who are unable to identify themselves.**
- iii. Blue Notice - To collect additional information about a person's identity, location or activities in relation to a crime.**

A. i only

B. ii, iii only

C. All

D. None

5. Which of the following is correct about Unique Identification Authority of India (UIDAI) -

A. It is a constitutional body

B. it is a statutory body

C. It is formed by an executive order

D. It is formed after a Presidential order

The Unique Identification Authority of India (UIDAI) is a statutory authority.

Established under the provisions of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (“Aadhaar Act 2016”).

It is under the Ministry of Electronics and Information Technology (MeitY).

Prior to its establishment as a statutory authority, UIDAI was functioning as an attached office of the then Planning Commission (now NITI Aayog)

**Be a Proton.
Positive.
Always.**

