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**E021931N8FNU**



# **IBPS RRB PO & CLERK 2020 COMPLETE COURSE**



**REASONING | HINDI | MATHS | GA | COMPUTER | ENGLISH**

**Batch Starts July 15, 2020**

**10:30 AM to 12:30 PM**



**<https://myshop.mahendras.org/>**



**Daily Banking Class Monday To Saturday 10:30AM**



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- 1. SWAGATA PAUL**
- 2. VISHAL CHAUHAN**
- 3. MANJEET SINGH**
- 4. SHREYSHREE**
- 5. SHREYA**

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## **IMF-UNO-GATT-UPI-LAF**

- 1. International Monetary Fund**
- 2. United Nation organization**
- 3. General Agreement on Tariffs and Trade**
- 4. Unified Payments Interface**
- 5. Liquidity adjustment facility**



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## **TODAY SOME IMPORTANT TOPIC**

**1.Moratorium/ऋण स्थगन**

**2.BASEL/बेसल-Part 1**

**3.Exam Oriented Q&A**



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**March 27, 2020 BY RBI**

- 1. All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks)**
- 2. All Primary (Urban) Co-operative Banks/State Co-operative Banks/ District Central Co-operative Banks**
- 3. All All-India Financial Institutions**
- 4. All Non-Banking Financial Companies (including Housing Finance Companies)**



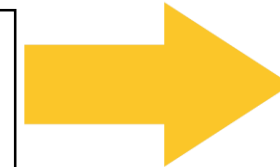
- ❖ **A moratorium is a temporary suspension of an activity**
- ❖ **एक अधिस्थगन एक गतिविधि का एक अस्थायी निलंबन है**
- ❖ **This Is Applicable For Term Loan Repayment**
- ❖ **A moratorium refers to the period of time during which you do not have to pay the instalment on your loan**



**Q:-Initial RBI Given Moratorium Relaxation for how many Months?**

**RBI ने स्टार्टिंग में कितने महीने के लिए मोरेटोरियम छूट दी?**

**This is applicable from 1 March to 31 March than 1 June to 31 August a**



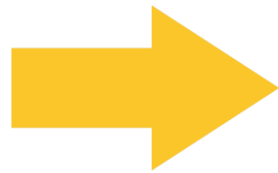
- 1. 3 Month**
- 2. 6 Month**
- 3. 2 Month**
- 4. 9 Month**



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**Q:-The moratorium can be offered for below  
payments due during the moratorium period:?**

- 1.Principal and/or interest component**
- 2.Equated Monthly Instalments ( EMIs)**
- 3.Credit Card dues**
- 4.All**
- 5.None**



# **BASEL COMMITTEE**





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**The Basel Committee on Banking Supervision(BCBS)  
provides a forum for regular cooperation on banking  
supervisory matters worldwide**

**बेसेल कमेटी ऑन बैंकिंग सुपरविजन (BCBS) दुनिया भर में बैंकिंग  
पर्यवेक्षी मामलों पर नियमित सहयोग के लिए एक मंच प्रदान करता है**

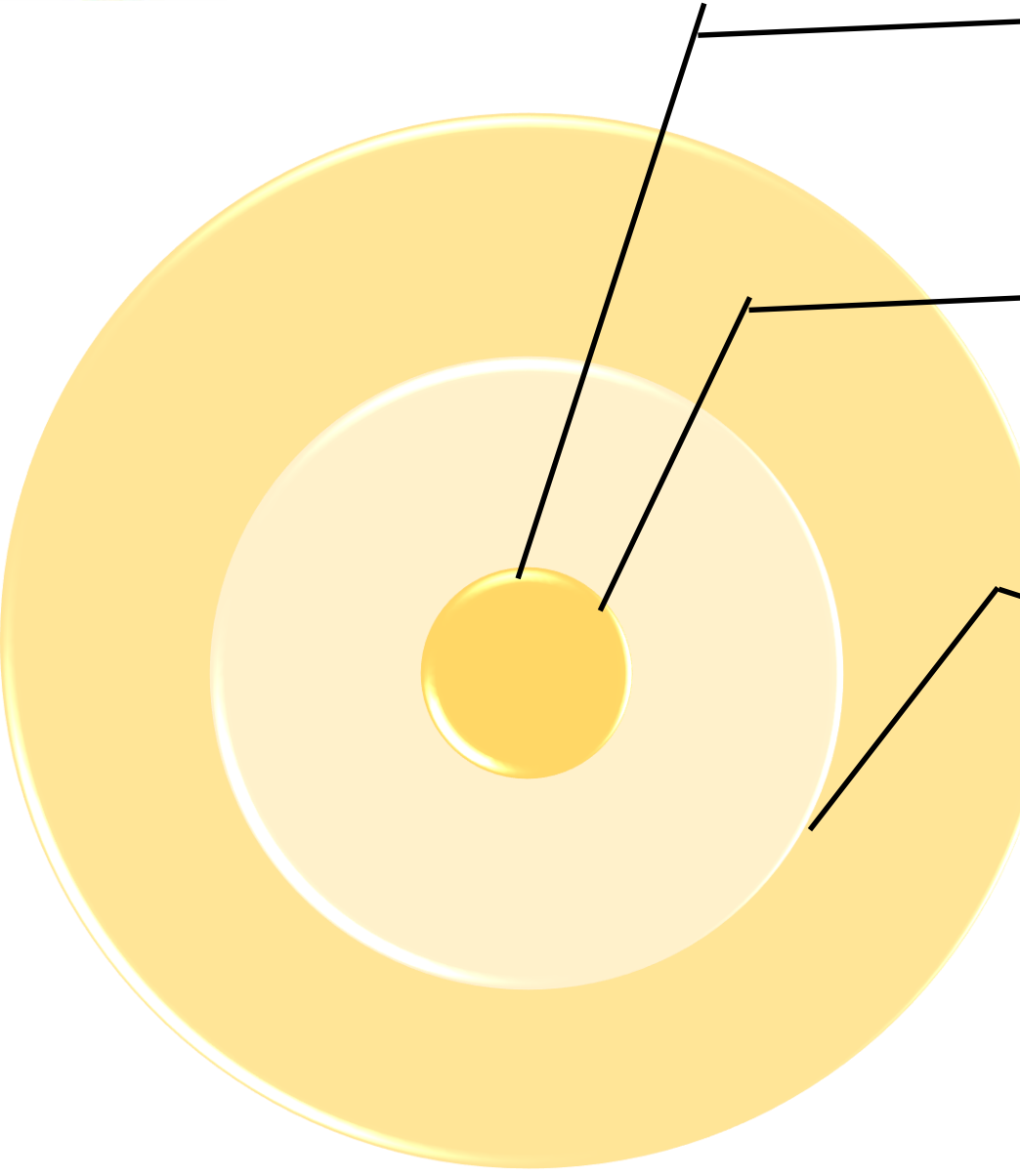
**The Committee's Secretariat is located at the  
Bank for International Settlements (BIS) in  
Basel, Switzerland.**



## **CAPITAL ADEQUACY RATIO**

**or CAR or CRAR is a ratio of the bank's capital funds to risk weighted assets which has to be maintained to buffer the risk to the bank from its risk assets.**

**पूंजीगत फंड का एक अनुपात है जिसे बैंक अपनी जोखिम के समय उपयोग करता है (Capital to Risk (Weighted) Assets Ratio ( CRAR )**



### **Basel Accord I**

**was established in 1988 and was implemented by 1992.**

### **Basel Accord II**

**was established in 1999 with a final directive in 2003 for implementation by 2006 as Basel II Norms.**

**In India This has been fully implemented under the guidelines of the Reserve Bank of India from 1 April, 2009.**

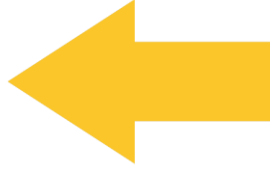
**Basel III capital regulation is started from 1st Jan, 2013**



**Q. There are total \_\_\_\_pillars of Basel accord?**

**बेसल समझौते के कुल \_\_\_\_pillars हैं?**

**a) 3**



**b) 2**

**c) 5**

**d) 4**

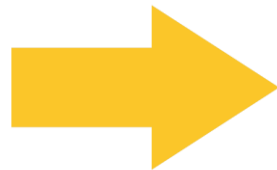
**e) 6**

**00:20**



**Q. Basel III recommendations shall be completely implemented in India by?**

**बेसल III की सिफारिशों को पूरी तरह से भारत में लागू किया जाएगा?**



- 1. March 31, 2020**
- 2. March 31, 2019**
- 3. March 31, 2018**
- 4. March 31, 2021**
- 5. March 31, 2022**

**00:20**

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## **Home Work**

**National Park :-Maharashtra**



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