



GK POWERCAPSULE FOR IBPS CLERK - IV EXAM 2014

This GK Capsule has been prepared by <u>Career Power Institute Delhi</u> (Formerly Known as Bank Power). This document consists of all important news and events of last few months which can come in IBPS CLERK Exam.

Current RBI Policy & Reserve Rates:

Repo Rate	8% (Unchanged)
Reverse Repo	7% (Unchanged)
CRR	4% (Unchanged)
SLR	22% (Unchanged)
MSF	9% (Unchanged)
Bank Rate	9% (Unchanged)

Note: As on 30, Sept, 2014, RBI (Reserve Bank of India) in its fourth bimonthly monetary policy statement kept the key policy rate unchanged.



- Reserve Bank of India (RBI) was established in 1935 and Nationalized in 1949.
- ✓ Sir Osborne Smith was the first Governor of the Reserve Bank of India
- ✓ CD Deshmukh was the first Indian Governor of RBL.
- The Reserve Bank of India was set up on the basis of the recommendations of the Hilton-Young Commission.
- Savings account system in India was started by Presidency Bank, in 1833.
- Cheque system was first introduced by Bengal Bank which was established in 1784.
- Allahabad Bank is the oldest existing public sector bank in India.
- Hongkong and Shanghai Banking Corporation (HSBC) introduced first time ATM in India in 1987, Mumbai.
- ✓ Bank of India is the first Indian Bank to open overseas branch. It established a branch in London in 1946.
- In 1955 Imperial Bank of India became State Bank of India.
- On July 19, 1969, 14 commercial banks were nationalised in India. These included the Central Bank of India, Bank of India, Punjab National Bank, Bank of Baroda, United Commercial Bank, Canara Bank, Dena Bank, United Bank, Syndicate Bank, Allahabad Bank, Indian Bank, Bank of Maharashtra, Indian Overseas Bank and Union Bank.
- In 1980 6 more commercial Banks nationalized. These include Andhra Bank, Corporation Bank, New Bank of India,
 Oriental Bank of Commerce, Punjab & Sindh Bank and Vijaya Bank.
- Central Bank of India was the first public bank to introduce credit card.
- Central Bank of India is the first commercial bank which was managed by Indians.
- ICICI Bank was the first Indian Bank to provide internet banking facility.
- ICICI Bank was the first Bank to provide Mobile ATM.
- Bank of Baroda has the maximum number of overseas branches.
- SBI (State Bank of India) has the total number of maximum branches and holds 2nd position in the world.
- India's first "talking" Automated Teller Machine (ATM) launched by Union Bank of India (UBI) for visually impaired was launched in Ahmedabad (Gujarat).
- RBI to issue Rs 10 plastic currency notes in 5 cities: Kochi, Mysore, Jaipur, Bhubhaneswar and Shimla.

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30 practice sets of IBPS Bank Clerk 3 The book is divided into 3 main sections 4 Qualifiers 10 sectional tests for English Numeral Ability and Reasoning Ability 5 Knock Outs 20 Full lengths practice sets 6 Real Nuts 3 Previous years papers IBPS has recently announced 5830 clerical cadre posts that are to be recruited for the year 2021 22 Keeping in mind the exact need and expectations of banking Bank Buddy is an exam oriented book series for IBPS exams The book IBPS Bank Clerk Pre Exam 30 practice sets is strategically designed to provide the systematic practice to aspirants giving different elements arranged orderly in different sections Section 1 The Qualifiers Round Contains 10 sectional tests for each English Numerical Ability and Reasoning section giving equal grip on all the section Section 2 The Knock Out Round Consists of 20 Question papers for the real time practice to aspirants after completing Qualifiers round Section 3 The Real Nuts Contains Last Years Papers of IBPS Bank Clerk giving the exact idea of the level and pattern of the exam Answers with detailed explanations are provided for every question and in each section for quick revision of concepts Practice done from this book can prove to be a perfect tool for the upcoming IBPS Clerk exam TOC Section I QUALIFIERS Section II Knock Outs Section III Real Nuts

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