

PRACTICE SHEET-1 (প্রশ্ন ও উত্তর)

❖ Test-01

i) International Mother Language Day is a worldwide annual observance held on 21 February to promote awareness of linguistic and cultural diversity. When did UNESCO announce 21 February as International Mother Language Day? When was Bangla first announced as one of the state languages of Pakistan?

Ans: **On November 17, 1999**, UNESCO proclaimed February 21 to be International Mother Language Day and it was first observed on February 21, 2000. Bangla was first announced as one of the state languages of Pakistan on **7 May, 1954**.

ii) The IMF's RST policy helps low-income and vulnerable middle-income countries to build resilience to external shocks and ensure sustainable growth. What is RST? Which is known as the 'Paper Gold'?

Ans: The full form of 'RST' is '**Resilience and Sustainability Trust**' which is a loan policy by International Monetary Fund (IMF). **The SDR(Special Drawing Rights)** unit of valuation is known as paper gold.

iii) The Conference of Parties (COP) is the apex decision-making body of the United Nations Climate Change Framework Convention (UNFCCC). When and where COP28 will be held?

Ans: COP 28 will take place in the **United Arab Emirates**. The summit will be held at Expo City Dubai from **November 30th until December 12th, 2023**

iv) RMG is the main export item of Bangladesh. Which country is the main destination of Bangladesh's RMG? Which country is the closest competitor to Bangladesh RMG?

Ans: **The USA is the main export destination** of Bangladesh. **Vietnam** is the closest competitor to Bangladesh.

v) What is the full form of 'TCB'? When was it established?

Ans: The full form of 'TCB' is '**Trading Corporation of Bangladesh**'. It was established on **1 January 1972**.

vi) Ekushey Padak is the second-highest civilian award in Bangladesh, introduced in memory of the martyrs of the Bengali Language Movement of 1952. Which two institutions have been nominated for the award of 'Ekushey Padak' in 2023?

Ans: **Bidyanondo Foundation** has been selected for Ekushey Award 2023 in the social service category and **Bangladesh National Museum** is the second institution chosen for the award.

vii) Mujibnagar government was formed on 10 April 1971 to establish Bangladesh as an independent sovereign state. Who was the cabinet secretary of the Mujibnagar government? How many ministries were there in the Mujibnagar government?

Ans: **H.T. Imam**. **There were total of 12 ministries or departments**.

viii) The Bangla Academy Literary Award, is given by the Bangla Academy of Bangladesh in recognition of creative genius in advancement and overall contribution in the field of Bengali language and literature. When was Bangla Academy established? Who won the Bangla Academy Literary Award 2022 in Children's Literature?

Ans: **December 3, 1955**. **Dhrubo Esh (Children's Literature)**.

ix) In consultation with the Regional Trade Agreement (RTA) partner, the TNC prepares a draft agreement including the relevant issues and scope of the content of the Regional Trade Agreement. What is 'TNC'? and When was WTO established? Ans: **The full form of 'TNC' is Trade Negotiating Committee. The WTO(World Trade organization) established on 1 January 1995.**

x) What is the women's tax free income range in 2022-23? What is the size of ADP in FY 2022-23?

Ans: The women's tax free income range in 2022-23 is **Tk. 350000**. The size of ADP in FY 2022-23 is **Tk. 246,066 crore**.

xi) There are many types of bank accounts. What is Nostro and Vostro account?

Ans: Nostro and vostro are used to differentiate between the two sets of accounting records kept by each bank. **Nostro comes from the Latin word for "ours," as in "our money that is on deposit at your bank."** **Vostro comes from the Latin word for "yours," as in "your money that is on deposit at our bank."**

xii) Write the full form of RTGS and NPSB.

Ans: RTGS: **Real Time Gross Settlement.**

NPSB: **National Payment Switch Bangladesh.**

xiii) What is meant by Trademark? What is Phishing?

Ans: **A Trademark can be any word, phrase, symbol, design or a combination of these things that identifies someone's goods or services. Phishing is a cybercrime** in which a target or targets are contacted by email, telephone or text message by someone posing as a legitimate institution to lure individuals into providing sensitive data such as personally identifiable information, banking and credit card details, and passwords.

xiv) Central banks are the monetary authority of a country. What is the name of the central bank of Nepal? What is the currency of Ukraine?

Ans: **The name of the central bank of Nepal is 'Nepal Rastra Bank'. The currency of Ukraine is Hryvnia.**

xv) There are 61 scheduled banks in Bangladesh who operate under full control and supervision of Bangladesh Bank. How many of these are State Owned Commercial Banks (SOCBs)? What are the two denationalized banks?

Ans: **There are 6 SOCBs which are fully or majorly owned by the Government of Bangladesh.** The two denationalized banks are **Uttara bank and Pubali bank.**

## ❖ Test-02

i) Nobel Prizes are widely regarded as the most prestigious awards available in their respective fields. Who won the Nobel Prize 2022 in economics? Why they get the prize?

Ans: Nobel Prize 2022 in economics was awarded jointly to **Ben S. Bernanke, Douglas W. Diamond and Philip H. Dybvig, for research on Banks and financial crises.**

ii) What is the full form of CBS & CTR?

Ans: CBS= **Core Banking Solution.** CTR= **Currency Transaction Report**

iii) The FIFA World Cup, often simply called the World Cup, is an international association football competition contested by the senior men's national teams of the members of the FIFA. Write the name of the ball used in the semi-final and final matches of Qatar World Cup 2022. Who won the Best Young Player Award in FIFA World Cup 2022?

Ans: **Al Hilm** is the official ball used in the semi-final and final matches in Qatar World Cup 2022.

**Enzo Fernandez** won the best Young Player Award in FIFA World Cup 2022.

iv) Which is the highest authority for approving the economic policies and development plans in Bangladesh? What does CDBL stand for?

Ans: **Executive Committee of the National Economic Council (ECNEC)** is the highest authority for approving the economic policies and development plan in Bangladesh.

CDBL stands for, **Central Depository Bangladesh Limited.**

v) Which Asian city hosted Olympics for the first time? Who has been awarded the Booker Prize 2022?

Ans: **Tokyo** hosted Olympics for the first time in 1964.

**Shehan Karunatilaka** won the Booker Prize in 2022 for his novel, The Seven Moons of Maali Almeida.

vi) Bangladesh War of Independence was a revolution and armed conflict sparked by the rise of the Bengali nationalist and self-determination movement in East Pakistan, which resulted in the independence of Bangladesh. Which European country first recognized Bangladesh as a sovereign state? Who was the first finance minister of Bangladesh?

Ans: **East Germany** first recognized Bangladesh as a sovereign state. The first finance minister of Bangladesh is **Captain Monsur Ali.**

vii) How many countries are the current full members of the New Development Bank (NDB)? Who is the most powerful woman in the world as of 2022 according to the Forbes most powerful women list?

Ans: New Development Bank has **currently 7 full members** which are Brazil, Russia, India, China and South Africa, Bangladesh and United Arab Emirates.

The Forbes list put **Ursula von der Leyen, president of the European Commission**, as the most powerful woman in the world.

viii) What is meant by the term “Bankers’ Bank”? What is crypto currency?

Ans: **Central Bank of a country** is known as “Bankers’ Bank” as it functions as a leader and coordinator of commercial banks of that country.

Crypto currency is a **digital currency designed to work as a medium of exchange through a computer network** that is not reliant on any central authority, such as a government or bank, to uphold or maintain it.

ix) When did Bangladesh become a member of IMF? Who is the last member of IMF?

Ans: Bangladesh Joined on **August 17, 1972** in IMF. **Andorra** has joined the International Monetary Fund (IMF), to become its 190th member.

x) The 27th session of the Conference of the Parties (COP27) was held from November 6th to November 20th, 2022 in Sharm El Sheikh, Egypt. Who was the president of COP27? Which country was awarded the GCA Champions award at the COP27 climate summit?

Ans: Minister of Foreign Affairs of Egypt **Sameh Shoukry** was the president of COP27.

**Bangladesh** was awarded the GCA Champions award at the COP27.

xi) What is IDA? Why is it called ‘soft loan window’?

Ans: IDA= **The International Development Association**. IDA is a multinational financial **institution of World Bank for providing aid to poor countries in the form of loans**.

As the main purpose of the IDA is to provide grants and concessional loans to the world’s **poorest countries, it is called ‘soft loan window’**.

xii) What are the elements of Smart Bangladesh? What was the theme of Digital Bangladesh Day 2022?

Ans: The elements of Smart Bangladesh are **Smart Citizen, Smart Society, Smart Economy and Smart Government**.

**"Advanced Technology, Inclusive Development"** was the theme of Digital Bangladesh Day 2022.

xiii) Which President has been recognized as ‘Time magazine 2022 person of the year’? Who is the first female president of Peru?

Ans: **Volodymyr Zelensky**, President of Ukraine has been recognized as ‘Time magazine 2022 person of the year’.

The first female president of Peru is **Dina Boluarte**.

xiv) Who funded the Metro Rail Project in Bangladesh? Write the name of the first woman driver to operate the metro rail.

Ans: Metro Rail Project in Bangladesh was jointly funded by **Bangladesh Govt. and JICA**. **Mariam Afiza**.

xv) The Russo-Ukrainian War is an ongoing international conflict between Russia, alongside Russian-backed separatists, and Ukraine. Recently, which country has declared to join with Russia in the war if Ukraine invades it? Who is the present Army Chief of Russia?

Ans: **Belarus**. **General Valery Gerasimov**.

### ❖ Test-03

i) The financial sector of Bangladesh consists of banks and Non-Bank Financial Institutions (NBFIs). How many NBFIs are currently operating in Bangladesh? Which is the most recently approved NBFi?

Ans: Now, **36** NBFIs are operating in Bangladesh. Latest one is **Nagad**.

ii) One of the main functions of BB is to formulate and implement monetary policy. Write the name of two of the monetary policy tools used in Bangladesh by BB.

Ans: The tools and instruments for implementation of monetary policy in Bangladesh are **Bank Rate, Open Market Operations (OMO), Repurchase agreements (Repo) & Reverse Repo, Statutory Reserve Requirements (SLR & CRR)**. (any two)

iii) Financial intelligence is crucial for stopping money laundering and terror-financing. Which international organization facilitates cooperation and intelligence sharing between national financial intelligence units? Which Bangladeshi organization is its member?

Ans: **The Egmont Group of Financial Intelligence Units** facilitates cooperation and intelligence sharing between national financial intelligence units. **Bangladesh Financial Intelligence Unit (BFIU)** is its member.

iv) The 2022 Nobel Prize in Literature was announced by the Swedish Academy. Who won it? Which book won the Booker Prize in 2022?

Ans: The Nobel Prize in Literature for 2022 is awarded to **Annie Ernaux**. '**The Seven Moons of Maali Almeida**' won the Booker Prize in 2022.

v) Which Bengali poet is famously known as "Palli Kabi"? Name his most famous work that was translated into various languages.

Ans: **Jasimuddin** is popularly called Palli Kabi. '**Nakshi Kathar Maath**' was translated into various languages.

vi) The Sustainable Development Goals (SDGs) were adopted by the United Nations in 2015. How many goals and targets are set in SDG? Gender equality is stated in which goal?

Ans: **17 Goals and 169 targets** are set in SDG. **Goal 5** is related to gender equality.

vii) When did the Father of the Nation Bangabandhu Sheikh Mujibur Rahman return to Bangladesh after the liberation war? Which magazine dubbed him as "The Poet of Politics"?

Ans: Bangabandhu Sheikh Mujibur Rahman returned to Bangladesh after the liberation war on **10 January, 1972**. **Newsweek** magazine dubbed him as "The Poet of Politics".

viii) What is the name of the first Interoperable Digital Transaction Platform (IDTP) in Bangladesh? Which is the largest mobile financial service (MFS) provider in Bangladesh in terms of market share?

Ans: The first Interoperable Digital Transaction Platform (IDTP) in Bangladesh is called **Binimoy**. The largest mobile financial service (MFS) provider in Bangladesh is **bKash**.

ix) The 9<sup>th</sup> edition of the Bangladesh Premier League (BPL) has recently concluded. Which team were crowned the champions? Which player was named the player of the tournament?

Ans: **Comilla Victorians** won the Bangladesh Premier League title. **Najmul Hossain Shanto** has been named the player of the tournament.

x) YouTube is a global online video sharing and social media platform. One of its co-founders is of Bangladeshi descent. What is his name? Who is the next CEO of YouTube?

Ans: **Jawed Karim** of Bangladeshi descent is a co-founder of YouTube. The next CEO of YouTube is **Neil Mohan**.

xi) The banking sector of Bangladesh consists of 61 commercial banks. How many of these are Islamic banks? What is the SLR for Islamic banks?

Ans: The Number of Islamic banks is **10**. SLR for Islamic banks is **5.5%**.

xii) Write the full forms of CBS and STR.

Ans: CBS: **Core Banking Solution**. STR: **Suspicious Transaction Report**.

xiii) The 7 March Speech of Bangabandhu was a public speech given by Sheikh Mujibur Rahman, the Founding Father of Bangladesh, on 7 March 1971. What is the former and the current name of the place where the speech was delivered? When did UNESCO add the speech to the Memory of the World Register as a documentary heritage?

Ans: The speech was delivered at **Ramna Race Course ground**, present day **Suhrawardy Udyan**. On **30 October 2017**, UNESCO added the speech to the Memory of the World Register as a documentary heritage.

xiv) Greenhouse gases are responsible for global warming. Name the top two countries that emit the most amounts of greenhouse gases. How many garment factories in Bangladesh are currently recognised as green by USBGC?

Ans: **China and the United States of America** are the two biggest emitters of greenhouse gases. **188** factories in Bangladesh are currently recognised as green.

xv) What are the names of the regulatory authorities of the capital market and the microfinance institutions? What is the name of the central bank of India?

Ans: **Bangladesh Securities and Exchange Commission (BSEC)** is the regulatory authority of the capital market. **Microcredit Regulatory Authority (MRA)** is the regulatory authority of the microfinance institutions. The central bank of India is **Reserve Bank of India**.

### ❖ Test-04

a) What is RTGS?

Ans: **Real Time Gross Settlement** is a fund transfer technology used by banks for same bank or interbank fund transfer. Contrasting NEFT or RTGS, transferring funds with RTGS is instantaneous and more nominal with regard to the costs incurred.

b) Where is climate technology park set in Bangladesh?

Ans: **Sreepur, Gazipur**.

c) Which country is in the top of the rank in E-Government Development Index 2022?

Ans: **Denmark**

d) Who is the Chief Economist of The World Bank?

Ans: **Indermit Gill**

e) Which countries are the members of Collective Security Treaty Organization?

Ans: **Armenia, Belarus, Kazakhstan, Kyrgyzstan, Russia, and Tajikistan**.

f) What is the name of the regulatory agency for the insurance sector?

Ans: **IDRA. Insurance Development and Regulatory Authority** of Bangladesh is regulating and developing the insurance sector of Bangladesh since 2010.

g) Which ball will be used for the FIFA World Cup Qatar 2022?

Ans: **Al Rihla** is the official match ball of the 2022 FIFA World Cup in Qatar.

h) What is Green Banking?

Ans: **It is an idea to promote environmentally friendly practices to reduce carbon footprint by banking activities. It aims to achieve banking and environmental sustainability.**

i) What do you mean by Bailout?

Ans: **Bailout is a general term for extending financial support to a company or country facing a potential bankruptcy threat. It can take in the forms of loans, cash, bonds or stock purchases.**

j) What is the full form of BEFTN and BAMLCO?

Ans: BEFTN: **Bangladesh Electronic Funds Transfer Network**  
BAMLCO: **Branch Anti Money Laundering Compliance Officer**.

### ❖ Test-05

a) What is DTI?

Ans: **Debt to Income Ratio. The percentage of a consumer's monthly gross income that goes toward paying debts.** Generally, the higher the ratio, the higher the perceived risk. Loans with higher risk are generally priced at a higher interest rate.

b) What is the full form of CHIPS and NPSB?

Ans: **CHIPS= Clearing House Interbank Payment System.**

**NPSB= National Payment Switch Bangladesh.**

c) Which country has launched the first commercial bio-fuel rocket?

Ans: **The United States**

d) What do you mean by Micro Finance?

Ans: **Small loans provided to the poor in urban, rural and sub-urban parts of the country in order to help them raise their income level is known as micro financing.**

e) Which countries will host next FIFA World Cup? Ans: **Canada, Mexico, United States.**

f) What is the name of the central bank of Russia? Ans: **The Central Bank of Russian Federation.**

g) What do you mean by 3F crisis?

Ans: 3F Crises refers three interrelated crises of (Food, Fuel, Fertilizer, Finance) (এই চারটির মধ্যে যেকোনো তিনটা থাকতে হবে।). Prices for the 3F's (food, fuel, and fertilizer)- are increasing at alarming rates in the wake of the war in Ukraine. As Russia and Ukraine are among the top exporters of wheat, maize, and sunflower oil, countries that rely heavily on these imports are increasingly vulnerable, as food availability declines while prices of food, fuel and key agricultural inputs reach record highs. In addition, Russia is the world's largest exporter of nitrogen-based fertilizer and the second largest exporter of potassium and phosphorus -based fertilizers. Soaring prices of agricultural products are putting small-scale producers at risk for the upcoming harvest season, with the potential to have detrimental impacts on food security and livelihoods. The current crises have been exacerbated and led to an increase in 3F prices. A fourth 'F' was also proposed as needing consideration during the discussion-finance, Donors therefore need to better coordinate their initiatives in order to improve access, use, and availability of food, fuel, fertilizer, and finance.

h) Who is the author of The Satanic Verse? Ans: **Salman Rushdie**

i) Which country has received International Peace Award' as one of the founding members of D-8? Ans: **Bangladesh**

j) What amount of budget deficit (%of GDP) stands at FY 2022-23 of Bangladesh?

Ans: **Tk 245,064 crore, or 5.5 percent of GDP**

[ Bank Written GK অনেকটা Passage Solving / Wh Question's Answering / BCS Written এর Thematic Question's Answering এর মতই। ]

### How To Face Bank's Written Gk ???

#### Expert's Guidelines:

- ❖ উত্তর করার সময় প্রশ্নের Tense, শব্দের Spelling, ও সঠিক Sentence Making এ খেয়াল রাখতে হবে।
  - ❖ BIBM জিকে প্রশ্নে অতিরিক্ত তথ্য দিয়ে জটলা পাকিয়ে তারপর লাস্ট এ গিয়ে প্রশ্ন করে। যেমনঃ
1. **In the context of the Russia-Ukraine War, several Russian banks are banned from SWIFT.** What is the full form of SWIFT? (BB AD Written-2022)
- ❖ উত্তর প্রদানের সময় অতিরিক্ত তথ্য স্কিপ করে(Fast Reading Skill) মূল যা জানতে চেয়েছে সেটা লিখতে হবে। যেমনঃ উপরের প্রশ্নে লাল মার্ক করা Russia-Ukraine War, Russian Bank গুলোকে Ban করেছে এসব তথ্য উত্তরের মধ্যে আনা লাগবেনা। আপনি লিখবেনঃ The full form of SWIFT is the Society for Worldwide Interbank Financial Telecommunication.

### \*\*\* Written GK Topic \*\*\*

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✓ **Part-1:** [1948-69] Language Movement to Mass Upsurge Related GK

পূর্বে পঠিত যে কোন বই থেকে '১৯৪৮-৬৯' এর ঘটনাবলি/MCQ পড়তে হবে।

সামনে এক্সামে ৩০ নম্বরের জিকে আসতে পারে আর জিকে-ই জব ডিসাইডিং ফ্যাকটর হতে পারে। সুতরাং এই অংশে গুরুত্ব দিতে হবে।