

**BANKING AWARENESS MSQ'S(1 to 134)**

**Answers are given at the end.**

**1. Maximum punishment for melting or destruction of coins would be increased from 5 years to ..... Years of imprisonment?**

- 1). 4
- 2). 9
- 3) 7
- 4) 10
- 5) 16

**2. The central government reduced its stake in state bank of India from 55 percent to ..... percent?**

- 1) 49
- 2) 40
- 3) 15
- 4) 25
- 5) 51

**3. .... authorizes the credit limit to the national co- operative Marketing federation?**

- 1) NABARD
- 2) RBI
- 3) SEBI
- 4) SBI
- 5) NONE

**4. Increase in deposit rate results ..... ?**

- 1) lower saving
- 2) lower investments
- 3) lower bank branches
- 4) increase bank branches
- 5) none

**5. Increase in deposit rate results ..... ?**

- 1) decrease the credit growth
- 2) increase the agriculture default payments
- 3) decrease the customer base
- 4) increase the credit growth
- 5) all of above

**6. Raise in inflation rate leads to decline in ..... ?**

- 1) interest rate
- 2) raise in the deposits in the banks
- 3) decrease the real interest rate
- 4) raise the credit growth by banks
- 5) none

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**7. Difference between interest earned and interest paid is called ..... ?**

**1) Gross interest income**

- 2) paid interest income
- 3) free interest income
- 4) net interest income
- 5) all of above

**8. Express remit is the brand name remittance facility of ..... ?**

- 1) SBH
- 2) Allahabad bank
- 3) Repco Bank
- 4) UBI
- 5) SBI

**9. Rs. 1000 can be withdrawn from the point of sales terminals (POS) as per the order of RBI.**

**Which is the first bank to introduce this facility?**

- 1) SBI
- 2) SBH
- 3) UBI
- 4) ICICI
- 5) HDFC

**10. Free collateral loan up to Rs. .... lakh provided to SME?**

- 1) 5
- 2) 10
- 3) 9
- 4) 6
- 5) 15

**11. .... is the largest stake holder in the national securities depository limited?**

- 1) SBI
- 2) Coporation bank
- 3) Syndicate Bank
- 4) IDBI
- 5) ICICI

**12. Recently RBI advised the banks to reduce the Net Interest margin comedown to see the double digit growth, what is meant by it.....**

- 1) banks accept the deposits at high rate of interest and lend at higher rate of interest.
- 2) banks accept the deposits at high rate of interest and lent at no rate of interest
- 3) banks accept the deposits at high rate of interest and lend at lower rate than the present rates.
- 4) banks accept the deposits at lower rate of interest and lend higher rate
- 5) none

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**13. C Rangarajan said which one as the 'Flawed business model' ?**

- 1) banks
- 2) companies
- 3) micro finance companies
- 4) schools
- 5) private banks

**14. Interest corridor includes ..... ?**

- 1) base rate and saving rate
- 2) bank rate and reserve repo rate
- 3) bank rate and repo rate.
- 4) repo rate and reserve rate
- 5) none

**15. Asset- liability mismatch usuall happened in ..... ?**

- 1) home loan and infrastructure project financing
- 2) education loan and personal loan
- 3) personal loan and marriage loan
- 4) travel loan and marriage loan
- 5) none

**16. When reserve bank of india act was passed ?**

- 1) 1935
- 2) 1954
- 3) 1934
- 4) 1971
- 5) 1919

**17. When reserve bank was founded?**

- 1) 1 Apr 1934
- 2) 1 Jan 1935
- 3) 1 Apr 1935
- 4) 1 June 1935
- None

**18. On which date of January 1949 , the reserve bank of india was nationalized?**

- 1) 21
- 2) 31
- 3) 5
- 4) 15
- 5) 1

**19. How many regional offices are there for RBI?**

- 1) 5

- 2) 6
- 3) 4
- 4) 7
- 5) 9

**20. The chief function of reserve bank of india includes..... ?**

- 1) Minting Currency
- 2) framing the monetary and credit policy
- 3) with the helps of circulation of money, maintaining price stability
- 4) foreign exchange matters
- 5) all of above

**21. The different names of reserve bank of India are..... ?**

- 1) Central bank
- 2) banker s bank
- 3) lender of the last resort
- 4) apex bank
- 5) all of the above

**22. RBI has six training colleges. Pick up correctly matched one?**

- A) college of agricultural bank-pune
- B) national institute of bank management –pune
- C) bankers training college-Mumbai
- D) Indira Gandhi institute for development research –Mumbai
- E) Reserve bank of india staff college –Chennai
- F) Institute for development and research in banking technology- Hyderabad

**23. How many banks were allowed to import gold and silver as per the order of RBI Recently ?**

- 1) 8
- 2) 6
- 3) 3
- 4) 11
- 5) 10

**24. In india how many the banks were allowed to import the gold and silver?**

- 1) 11
- 2) 60
- 3) 45
- 4) 30
- 5) 20

**25. In india the lowest denomination of currency is Rs. ?**

- 1) two
- 2) Five
- 3)Ten
- 4) One

- 5) 50 Paise

**26. In india the highest denomination of currency is ..... ?**

- 1)100
- 2)500
- 3)50
- 4)1000
- 5) 10000
- 

**27. The highest circulation of paper currency is ..... ?**

- 1) 2
- 2) 100
- 3) 1
- 4) 1000
- 5) 10

**28. The highest number of fake currency is ..... ?**

- 1) 5
- 2) 100
- 3) 1000
- 4) 10
- 5) 500

**29. All paper currency in india must have the symbol of ..... as per the order of central government from the year 2000?**

- 1) Gandhi
- 2) Nehru
- 3) Bharath Matha
- 4) Lion
- 5) Tiger

**30. Paper currency minted with Ink OVI, OVI means Optical Variable Ink. It is imported from?**

- 1) Switzerland
- 2) France
- 3) America
- 4) Russia
- 5) Belgium

**31. Which industry manufactures white paper to supply to indian security press?**

- 1) Gurgoan (Haryana)
- 2) Golkonda (Andhra Pradesh)
- 3) Houshangabad ( Madhya Pradesh)
- 4) Ladhak (Jammu)
- 5) None

**32. In 2010-2011 , which country exported the huge quantity of white paper to India?**

- 1) USA
- 2) Japan
- 3) Russia
- 4) Dubai
- 5) Ausralia

**33. Who mints The Indian coins?**

- 1) RBI
- 2) CBI
- 3) Government of India
- 4) State bank of India
- 5) IDBI

**34. Recently Rs. 150 coin minted in the memory of Rabindranath Tagore. The same denomination also minted in the memory of the completion of department of ..... ?**

- 1) Excise Tax
- 2) Sales Tax
- 3) Income Tax
- 4) Finance
- 5) None

**35. New series of RS. 10 Gandhi series will have ..... letter and other features are the same, as per the order of RBI ON 19 Jan 2010?**

- 1) Y
- 2) I
- 3) P
- 4) N
- 5) K

**36. Usha thorat committee suggested how many villages will have banking services by the end of 2012?**

- 1) 75000
- 2) 1000000
- 3) 600000
- 4) 50000
- 5) 73000

**37. As per the statement of RBI's Deputy Governor K.C. Chakrabarty , at least all villages will have mobile banks by ..... ?**

- 1) 2015
- 2) 2020
- 3) 2014
- 4) 2016
- 5) 2025

**38. Which among the following is not the part of banking services ?**

- 1) Branches
- 2) Online banking
- 3) bank hoarding
- 4) Appointment of business correspondent
- 5) ATM Service

**39. 45. Bank saathi means..... ?**

- 1) Nearest bank
- 2) business correspondent scheme
- 3) nearest atm
- 4) Account for friend
- 5) Scheme for wife and husband

**40. Business correspondent appointed to represent the bank in rural area. Who is not eligible to act as business correspondent ?**

- 1) house wife
- 2) bank employee
- 3) private employee
- 4) the resident of village
- 5) none

**41. The lowest lending is the area of ..... ?**

- 1) Central part of india
- 2) northern part of india
- 3) Southern part of india
- 4) western part of india
- 5) north eastern part of india

**42. To raise the funds in European union GDR used. GDR means ..... ?**

- 1) Global digital receipts
- 2) Global digital receipts
- 3) global dual rom
- 4) global done receipts
- 5) global depository receipts

**43. Which bank in india usually acts as a coordinator in the operations of rural credit institutions?**

- 1) RBI
- 2) SIDBI
- 3) NABARD
- 4) RRB
- 5) SCB

**44. Who is called leader in refinance to lending institutions in rural areas?**

- 1) ICICI
- 2) REPCO

- 3) NABARD
- 4) SKS
- 5) SFC

**45. With whom NABARD Got MOU to prepare a road map for it's financial boost up its business?**

- 1) System Group
- 2) perfect Solutions
- 3) boston consulting
- 4) DATA CRAFT
- 5) None

**46. Non performing assets do not include ..... ?**

- 1) Interest and / or installment of principal remain overdue for a period of more than 90 days in respect of a term loan
- 2) the account remaining 'out of order' for a period of more than 90 days in respect of an overdraft/ cash credit
- 3) the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted
- 4) the customer does not do any transaction in the last 90 days in saving bank account
- 5) the cheque does not honor with 180 days

**47. RBI increase the cash limit for foreign travels to ..... from \$ 2000 without its approval?**

- 1) \$4000
- 2) \$7500
- 3) \$3000
- 4) \$10000
- 5) \$600

**48. The business men and corporate sector eager to know india's reference rate for the US dollars as released by RBI . RBI releases this data on ..... ?**

- 1) Bi monthly
- 2) weekly
- 3) monthly
- 4) half yearly
- 5) daily

**49. Deposit insurance and credit guarantee corporation (DICGC) insures the deposits of the bank customers up to 1 lakh. DICGC is the wholly owned subsidiary of ..... ?**

- 1) Control the supply of money
- 2) fixation of rate of interest ( least in some categories)
- 3) Reduction of taxes
- 4) fixation of repo rate and reverse repo rate.
- 5) Fixation of cash

**50. RBI has constituted an expert committee under the chairman ship of ..... studying the advisability of granting new urban co- operative banking licenses ?**

- 1) C. Ranga Rajan



- 2) Deepak Mohanty
- 3) Y.H. Malegam
- 4) Usha thorat
- 5) Subhir Gokarn

**51. On the eve of 125<sup>th</sup> birth anniversary of the country 's first president Rajendra Prasad and 150<sup>th</sup> birth anniversary of Nobel Laureate Rabindranath Togore, RBI issues RS. .... Coin as per the statement given on 14 Oct, 2010?**

- 1) ONE
- 2) two
- 3) ten
- 4) Twenty
- 5) five

**52. RBI in one statement said that the rupee is over hauled, it means?**

- 1) Rupee weakened where as the other currencies are becoming stronger
- 2) dollar weakened against rupee in the morning but in evening it loss to rupee
- 3) rupee appreciates against other currencies, where as other currencies are weakening
- 4) All currencies are stronger than rupee, expect the dollar as it is universal currency
- 5) Rupee becoming stronger in that week against the all currencies.

**53. Who heads the sub committee of financial stability and development council FSDC , the chief regular to regulate the regulators?**

- 1) Finance minister
- 2) SEBI Chairman
- 3) RBI Governor
- 4) IRDA Chairman
- 5) PFRDA Chairman

**54. Which famous French bank applied to get reserve bank of india's permission to start a non-banking finance company (NBFC) in India?**

- 1) ING
- 2) IAG
- 3) BNP PARIBAS
- 4) Lombard
- 5) Prudential

**55. In which bank bank of rajasthan was merged?**

- 1) SBI
- 2) Syndicate Bank
- 3) HDFC
- 4) ICICI
- 5) Bank of Punjab

**56. BOR and ICICI agreed to amalgamate with ..... a swap ratio**

- 1) 15:100
- 2) 25:118

- 3) 118:25
- 4) 25:75
- 5) 15:85

**57. RBI said all ..... Should open no frills accounts for minority.**

- 1) Co operative banks
- 2) Regional rural banks
- 3) Scheduled Commercial banks
- 4) Local area banks
- 5) NABARD

**58. Since 2003, which of the following key rate had not been altered by RBI?**

- 1) Reserve Repo rate
- 2) Repo rate
- 3) cash reserve ratio
- 4) bank rate
- 5) statutory liquidity ratio

**59. SBI funds is the joint venture between SBI and ..... ?**

- 1) Prudential (U.S.A)
- 2) BNP Paribas (France)
- 3) Allianz
- 4) societe generale asset management (France)
- 5) IAG (Australia)

**60. Which bank and oriental insurance corporation limited agreed to launch a joint mediclaim policy?**

- 1) Andhra bank
- 2) Oriental bank of commerce
- 3) PNB
- 4) ICICI
- 5) Syndicate bank

**61. The reserve bank of india has raised the threshold limit for real time gross settlement (RTGS) transaction from Rs. 1 lakh to Rs. .... lakh?**

- 1) 1.5
- 2) 3
- 3) 5
- 4) 2.5
- 5) 2

**62. Which bank was merged with centurion bank?**

- 1) Bank of india
- 2) bank of Maharashtra
- 3) bank of Punjab
- 4) Indian bank
- 5) Corporation bank

63. Centurion bank was merged with..... ?

- 1) HSBC
- 2) Corporation bank
- 3) HDFC
- 4) IDBI Bank
- 5) City Bank

64. Global turst bank was merged with ..... ?

- 1) HDFC
- 2) OBC
- 3) IDBI
- 4) INDIAN BANK
- 5) Corporation bank

65. State bank of India opened a saving bank account with Rs. 1 by targeting urban poor. In this connection , recently it opened 20 kiosks called customers service point (CSP) to do this assignment. The first kiosk opened in ..... ?

- 1) Lucknow
- 2) Mumbai
- 3) vijaywada
- 4) Hyderabad
- 5) tirupathi

66. 25% FDI allowed as per the approval of the foreign promotion board in to banks. How much percent fo FDI allowed by direct route in banks?

- 1) 74
- 2) 49
- 3) 50
- 4) 51
- 5) 15

67. Regional rural banks are not in the state of Sikkim and ..... ?

- 1) tamil nadu
- 2) rajasthan
- 3) goa
- 4) west Bengal
- 5) jammu & Kashmir

68. Common wealth bank of Australia open its first branch in india at..... ?

- 1) Delhi
- 2) jaipur
- 3) mumbai
- 4) chennai
- 5) Hyderabad

**69. Which two banks have executed a memorandum of understanding (MOU) to form a trust across various lead districts in Karnataka?**

- 1) Andhra bank and union bank of india
- 2) syndicate bank and state bank of india
- 3) syndicate bank and vijaya bank
- 4) Andhra bank and oriental bank of commerce
- 5) united bank of india and Andhra bank

**70. Which banks have comfortably retained the top rank in terms of profiles/employee, as per the data released by the reserve bank of India?**

- 1)Public sector banks
- 2) private sector banks
- 3) Foreign banks
- 4) Co-operative banks
- 5) Rural banks

**71. In context with banking , which among the following is correct with regard to merchandise credit debit?**

- 1) merchandise credit relate to export of durable goods while merchandise debit represent import of durable goods.
- 2) merchandise credit relate to buying of goods while merchandise debit represent selling of goods
- 3) merchandise credit relate to export of petrol while merchandise debit represent import of crude.
- 4) merchandise credit relate to export of goods while merchandise debit represent import of goods
- 5) merchandise credit relate to balance of payments while merchandise debit represent balance of trade

**72.GAB( General Agreements to borrow) recently signed by ..... ?**

- 1) G-8
- 2) G-10
- 3) G-7
- 4) G-8
- 5) G-77

**73. .... Has sold its 1.84 percent stake in SBI capital markets ltd. (SBICAPS) to SBI?**

- 1) World bank
- 2) IMF
- 3) Asian development bank( ADB)
- 4) IFC
- 5) ITFC

**74. Which bank is the first to issue computer chip based debit card on pilot basis?**

- 1)HDFC
- 2) ICICI
- 3) AXIS BANK
- 4) Syndicate Bank

- 5) HSBC

**75. State bank of india has tied up with technology company ..... to offer kiosk banking in Mumbai and Maharashtra ?**

- 1) satyam
- 2) micro soft
- 3) Infosys
- 4) oxygen
- 5) none

**76. Portal linked service, which enables a dissatisfied customers to SMS “Unhappy” to 8008202020, if he is a customers of ..... this is the first of its kind in india?**

- 1) SBI
- 2) IDBI
- 3) HSFC
- 4) ICICI
- 5) Indian bank

**77. INFINET is a communication channel for transmission of electronic communication by banks. INFINET stand for ..... ?**

- 1) Indian financial internal network electronic transation
- 2) Indian financial internal network
- 3) Indian national financial internal net extra track
- 4) Indian financial network
- 5) none

**78. IDBI will tied up with ..... to boost micro financing in India?**

- 1) SBI
- 2) RBI
- 3) NABARD
- 4) SIDBI
- 5) ADB

**79. SBI smile provides interest free seed capital of up to RS. 10 Lakh to ..... ?**

- 1) Auto drivers
- 2) students
- 3) children
- 4) small and medium enterprises
- 5) NRI's

**80. If a bank account that automatically transfers amounts that exceed (or fall short of ) a certain level into a higher interest earning investment option at the close of each business day that account called as ..... ?**

- 1) Freeze account
- 2) CASA Account
- 3) illegal account
- 4) sweep account

- 5) in operative account

**81. In a news paper it is read that HIGHER PROVISIONING erodes public sector banks profit here provisioning means?**

- 1) Daily expenses
- 2) cost of erect ATMs
- 3) Conducting exams to recruit new personal
- 4) bad loans
- 5) establish new branches

**82. Details of the loan given to appear for competitive exam is a new type of loan. Pick up correct statements?**

- 1) Central bank of india is the first bank to offer this type of loan. The name of the scheme is CENT COMP- EXAM
- 2) The volume of the loan is Rs. 2 lakhs
- 3) it must be paid with in 36 months
- 4) Even NRI students are eligible
- 5) for boy student the rate of interest is 12 Percent and for girl students the rate of interest is 11%.

**83. The negotiable instrument is. .... ?**

- 1) cheque
- 2) Demand draft
- 3) Cheque
- 4) bill of exchange
- 5) all of above

**84. ICICI decided to come in the large way to open atleast 500 branches in a year it wants to focus on the lending to ..... Sectors**

- 1) transportation
- 2) education
- 3) it
- 4) road and power sector
- 5) micro finance

**85. Which is the first rural bank in the country introduced a co branded ATM card. This is the Indian bank sponsored rural bank**

- 1) Puduvai bhathiar rural bank
- 2) Saptagiri grameena bank ( Andhra Pradesh)
- 3) pallavan grama bank ( Tamilnadu)
- 4) manjira gramina bank( Andhra Pradesh)
- 5) none of above

**86. First time in india, which bank initiates to open "YOUTH BRANCH" in Andhra Pradesh having a cafeteria for chatting , video games , trendy music speakers etc?**

- 1) state bank of india
- 2) corporation bank
- 3) federal bank
- 4) HDFC
- 5) ICICI BANK

**87. Housing finance company HDFC and private sector ICICI bank have decided to discontinue teaser home loan schemes. Teaser home loans mean..... ?**

- 1) the loans given at higher rate of interest for the first few years
- 2) the loans given at cheaper rates to senior citizens
- 3) the loans given at lower rates for the first few years
- 4) the loans given at no interest rate.
- 5) the loans given to employees of the same bank

**88. Which of the following private sector bank in re branding itself as RBS?**

- 1) Sumitomo bank
- 2) bank of Scotland
- 3) abn amro
- 4) ICICI
- 5) bank of rajasthan

**89. .... committee played a vital role in the genesis of the self help group and bank linkage programe?**

- 1) usha throat
- 2) c. ranga rajan
- 3) s.k. kalia
- 4) Deepak mohanty
- 5) none

**90.Repatriation means**

- 1) capital flow from a home country to the foreign country
- 2) deposits move from the low interest to high interest area
- 3) Capital flow from a foreign country to the country of origin
- 4) capital flow from share market to safe deposits
- 5)capital move from the rsk area to non- risk area

**91. LOAN SERVICING MEANS?**

- 1) Lending the money
- 2) A Mortgage bank of sub servicing firm collects the timely payment of interest and principal from borrowers
- 3) helping the customer to get loan in other banks by providing the details or the running account.
- 4) Giving a loan if the customers has any deposit
- 5) giving second loan after payment of first loan regularly.

**92. The obstacle for financial inclusion in india?**

- 1) lack of legal identity like voter id, driving license, birth certificate , employment identity card etc.
- 2) lack of basic education prevent people to have access from financial services
- 3)low income people
- 4) lack of awareness about the importance of finance, bank accounts, cheque facility by the people who has basic education
- 5) All of above

**93. Least ten banks want to pickup stake in the proposed central electronic registry (CER) to keep track of mortgages in the home loan market, CER established by .....**

- 1) Reserve bank of india
- 2) National housing bank
- 3) HDFC
- 4) State bank of Hyderabad
- 5) IMF

**94. Luxembourg based KBC group bank purchased by ..... Group?**

- 1) tata
- 2) Hinduja
- 3) reliance
- 4) Vedanta
- 5) piramal

**95. Lead bank scheme was launched on the recommendation of ?**

- 1) c. ranga rajan
- 2) F.K.G Nariman
- 3) Lakdawala
- 4) Dutt and sundaram
- 5) man mohan singh

**96. Of the following one, which one is called as non cash transaction?**

- 1) credit card
- 2) Debit card
- 3) ATM Card
- 4) Pre-paid card
- 5) all of above

**97. "SBI ka apna gaon" , a village development scheme which was introduced and gradually faded away in 1960s , is being revived by state bank of india under its CSR (Corporate Social Responsibility). Now it's want to revive first in..... ?**

- 1) bihar
- 2) rajasthan
- 3) Uttarakhand
- 4) assam
- 5) Uttar Pradesh

**98. R.B.I has both qualitative and quantitative control instrument to control the monetary policy. Among the following which one is qualitative one?**

- 1) RBI decreases the CRR rate
- 2) RBI increase Reverse repo rate
- 3) RBI announces selective credit control
- 4) RBI decreases the bank rate
- 5) RBI alerts the statutory liquidity ratio



99. India will improve its rank by three notches to the 8<sup>th</sup> position in the international monetary fund (IMF) . The share improve to about 2.75 percent from the present level of 2.44 percent. China improves it rank from sixth to ..... ?

- 1) first
- 2) Fifth
- 3) Fourth
- 4) Third
- 5) Second

100. Federation of Indian chambers of commerce and industry conducted a survey . that survey reveals a fact that Indian banking is stronger on vital banking parameters than other BRICS nations. Which among the following has not been highlighted in this survey as strength of Indian banking system?

- 1) quality human resources
- 2) Regulatory system
- 3) Banking technology
- 4) Risk Management system
- 5) all of above

101. RBI constituted ..... committee on bench mark prime lending rate?

- 1) c. ranga rajan
- 2) Subba rao
- 3) Deepak mohanty
- 4) k.c. chakravarthy
- 5) none

102. Solar ATMs hit soon Indian banking system. Pick up the correct statements?

- 1) vortex engineering announced the launching of large scale of solar ATMs in India.
- 2) These ATMs are developed in the collaboration of IIT madras.
- 3) state bank of india ordered vortex for the installation of 300 solar ATMs
- 4) these ATMs are also equipped with Bio metric option.
- 5) under MGNREGS, these ATMs are erected in cuddalore district of tamilnadu as pilot project.

103. Of the following banks which one are wrongly matched one?

- 1) HDFC bank – the smallest credit card in the world
- 2) ABN- AMRO- the first transparent credit card in the world
- 3) Kotak-bank – The first vertical credit card in the world
- 4) SBI Bank – Multi purpose card in the same group
- 5) HSBC BANK- first public sector bank to introduce credit card in india

104. Sub Prime lending is a loan made to ..... ?

- 1) The corporate business company which pay back its loan before the date
- 2) The individual who takes loan by keeping security
- 3) The bank was authorized by RBI to give loans at reduced rates to some people
- 4) such person do not have a good credit history
- 5) the load of loans

105. Bank usually share the information of CIBIL at the time of giving credit to the borrowers CIBIL stands for ..... ?

- 1) credit inform bureau (INDIA) Limited
- 2) credit information bureau (India) limited
- 3) consumer information bureau (India) limited
- 4) credit information bureau (India) limited
- 5) collective information bureau (India) limited

**106. 10 percent of the voting rights removed by banking laws (Amendment ) bill 2011 in the ..... ?**

- 1) private banks
- 2) public sector banks
- 3) foreign banks
- 4) regional rural banks
- 5) all of above

**107. The negotiable instrument is ..... ?**

- 1)cheque
- 2) demand draft
- 3) cheque
- 4) bill of exchange
- 5) all of above

**108.ICICI decided to come in the large way to open leaset 500 branches in a year. It wants to focus on the lending to ..... sectors**

- 1) transporatation
- 2)Education
- 3) It
- 4) road and power sector
- 5) micro finance

**109.The second largest lender in india is ..... ?**

- 1)SBI
- 2) IDBI
- 3) ICICI
- 4) UBI
- 5) IOB

**110.The only online account B2 run by ..... ?**

- 1) syndicate bank
- 2) LIC
- 3) corporation bank
- 4) IDBI
- 5) ICICI

**111.M. chidambaram chettyar is the founder of ..... ?**

- 1) ICICI
- 2) Andhra bank
- 3) syndicate bank

- 4) IOB
- 5) BOI

**112. The banks are issuing the kisan credit cards these days to give the free credit cards period generally what is the validity period of the kisan credit card?**

- 1) 1 year
- 2) 10 Year
- 3) 5 Years
- 4) 8 Years
- 5) 3 years

**113. Next eleven countries (N-11) are ..... As identified by the Goldman Sachs investment bank?**

- 1) Least developed countries
- 2) Developed countries
- 3) no developed countries
- 4) developing countries
- 5) none

**114. RBI had set up the sub-committee, headed by Mr. Y.H. Malegam to give recommendations on the microfinance institutions. His recommendations do not include..... ?**

- 1) create separate category of non banking finance companies (NBFC) operating in the microfinance sector
- 2) even for micro finance loan sector, the set up of credit information bureau is essential
- 3) micro finance companies must be audited by the lead banks of the concerned districts on monthly basis
- 4) limiting the lending to the same borrower to two microfinance institutes
- 5) micro finance companies must not charge more than 24% from borrowers

**115. In which state, the Reserve Bank of India initiated to start satellite banks in villages?**

- 1) Andhra Pradesh
- 2) Bihar
- 3) Maharashtra
- 4) Jharkhand
- 5) Madhya Pradesh

**116. The banks punch lines are given. Pick up correct one?**

- 1) Allahabad bank - a tradition of trust
- 2) Andhra bank - for are your needs
- 3) bank of baroda - india's international bank
- 4) bank of india - relationship beyond banking
- 5) all of above

**117. The head offices of banks are given. Pick up incorrect one?**

- 1) Allahabad bank - Kolkata
- 2) Andhra bank - Hyderabad
- 3) bank of baroda - Baroda
- 4) bank of india - Mumbai
- 5) none

**118. What is meant by medium term note?**

- 1) a Corporate note continuously offered by a bank to investors through a dealer. Investors can choose from differing maturities , ranging from nine months to 1 year
- 2) a corporate note continuously offered by a company to investors through a dealer. investors can choose from differing maturities not exceeding 6 months
- 3) a corporate note continuously offered by a company to investors through a dealer. Investors can choose from differing maturities, ranging from nine months to 30
- 4) a corporate note continuously offered by a company to investors asking them to take not higher or lower denomination of notes
- 5) none

**119. Differential rate of scheme (D.R.S.) means..... ?**

- 1) the difference between the small borrowers who will be charged with more rate of interest and big borrowers are charged with less rate of interest.
- 2) the bank can discriminate between public employment employees and private employment employees
- 3) public and private sector banks can discriminate the customers under this DRS
- 4) Public sector banks are required to fulfill the target of lending of at least ne percent of total interest of 4% per annum.
- 5) the foreign and Indian banks differ in the evaluation of loans to given to customers

**120. R.R.B.'s are entitled to enter in to the business of mutual funds. Pick up the wrong one?**

- 1) they are entitled to enter in to business of mutual funds intimating to R.B.I.
- 2) They should not acquire the MF units from secondary markets.
- 3) they should get special permission from state governments
- 4) they should not buy back the shares from the unit holders
- 5) they come under the monitoring role of SEBI and R.B.I. in this case

**121.Goparia committee recommendations were given below, relating to the working of banks. Find the in correct one?**

- 1) extension of banking hours for all banks
- 2) suspend the saving accounts as there are withdrawals
- 3) The readjustment of banking time for staff
- 4) increase the tax benefit for bank deposit schemes
- 5) optimize the powers of banking officials

**122. Some times banks belive that the sudden decrease of loan rate of interest benefit both bank and for corporate houses. Pick up the correct one?**

- a) this type of scheme encourages the corporate houses to pay back their high cost debts.
- b) this scheme helps the corporate sector to take fresh loans at lower rate of interest.
- c) the bank is benefited by getting funds back from the risky customers.
- d) prepayment charges are also collected by bank.
- 1 a b 2. B c 3 a b c 4 a b c d 5 a c d

**123.Private equity investment means?**

- 1) purchase of a majority of total owner ship in an operating company.
- 2) private company divides its capital and forming in to two companies.
- 3) public company turns in to private company

- 4) private stake sold to another company to do another business.
- 5) govt. approval to it's PSU to do the private business also.

**124. Balance of payments means a record of all economic transactions completed between its residents of remaining world during a year. It includes?**

- a) export value
- b) import value
- c) shipping
- d) banking
- e) tourism
- f) insurance
- g) loyalty

**1. a b c d 2. A b c d e f g 3. B c d e 4. D e f 5. A b d e f**

**125. Autarchy in economy means?**

- 1) independence of economy does not need imports
- 2) political dominance in parliament
- 3) independent power of RBI
- 4) Exclusive powers of governor of state
- 5) company 's power to buy back it's shares.

**126. With a view to strengthen and institutionalize the mechanism for maintaining financial stability government has decided to set up an apex level body, not to disturb the autonomy of regulators it is ..... ?**

- 1) financial and regulation council
- 2) regulation and stability monitoring council
- 3) financial stability and development council
- 4) Indian regulatory authority of stability
- 5) Indian financial stability and development council

**127. If the net worth of company is above RS. 1000 Crore by 1 April 2010 , they should follow IFRS norms. If their worth is RS. 500 crore – RS. 1000 Crore the should follow by 1 April 2003 and below than Rs. 500 crore they should follow by 1 April 2014 . All small and medium scale industries , unlisted firms are exempted from IFRS. IFRS Means..... ?**

- 1) international financial respect scheme
- 2) international financial reign system
- 3) inter –continental financial reporting
- 4) international financial reporting standard
- 5) international financial responsive syste

**128. Of the following statements which one is wrong related RBI subsidiary BRBNMPL?**

- 1) Bharatiya reserve bank note mudran private limited was established by RBI
- 2) its wholly owned subsidiary of RBI established on 3<sup>rd</sup> February 1995
- 3) It is established to bridge the gap between the supply and demand for bank notes in the country
- 4) The company manages 2 presses one at mysore in karnataka and the other at salboni in west Bengal
- 5) it is chaired by pranab mukharjee , the finance minister of india as a full time director.!

**129. As per the statement given by d. subba rao, the governor of R.B.I. india prefers?**

- 1) long term flows to short term flows and non- debt flows to debt. Flows.
- 2) Short term flows to long term flows and debt flows to non-debt flows
- 3) long term and short term flows
- 4) Long term flows and debt flows
- 5) none

**130. Which bank have comfortably retained the top rank in terms of profits/employee , as per the data released by the reserve bank of india ?**

- 1) public sector banks
- 2) private sector banks
- 3) foreign banks
- 4) co-operative banks
- 5) rural banks

**131. SBI smile provides interest free seed capital of up to rs. 10 lakh to ..... ?**

- 1) auto drivers
- 2) STUDENTS
- 3) CHILDREN
- 4) small and medium enterprises
- 5) NRI,s

**132. Indian banks are showing interest to do factoring business , factoring means... ?**

- 1) construction of factories in the urban areas
- 2) Selling and buying of shares
- 3) Issue loans to heavy industries in SEZ areas
- 4) collection of debts of another
- 5) none

**133. Micro credit in india belongs to ..... ?**

- 1) semi commercial banking
- 2) Commercial banking
- 3) non-banking finance
- 4) cooperative banking
- 5) private banking

**134. Any bank can start its branch with out permission of RBI in ..... part of India?**

- 1) north eastern
- 2) NOTRTH western
- 3) south western
- 4) south eastern
- 5) central

Q NO.	Ans no.	Q NO.	Ans no.	Q NO.	Ans no.	Q NO.	Ans no.	Q NO.	Ans no.
1	3	11	4	21	5	31	3	41	5
2	5	12	3	22	3	32	4	42	5
3	1	13	3	23	3	33	3	43	3
4	4	14	4	24	4	34	3	44	3
5	4	15	1	25	4	35	4	45	3
6	3	16	3	26	4	36	1	46	4
7	4	17	3	27	5	37	1	47	3
8	5	18	5	28	5	38	3	48	5
9	3	19	3	29	1	39	2	49	4
10	1	20	5	30	1	40	2	50	3
Q NO.	Ans no.	Q NO.	Ans no.	Q NO.	Ans no.	Q NO.	Ans no.	Q NO.	Ans no.
51	5	61	4	71	4	81	4	91	2
52	3	62	3	72	2	82	4	92	5
53	3	63	3	73	3	83	5	93	2
54	3	64	2	74	3	84	4	94	2
55	4	65	4	75	4	85	3	95	2
56	2	66	2	76	1	86	1	96	5
57	3	67	3	77	4	87	3	97	4
58	4	68	3	78	4	88	3	98	3
59	4	69	3	79	4	89	3	99	4
60	3	70	3	80	4	90	3	100	1
Q NO.	Ans no.	Q NO.	Ans no.	Q NO.	Ans no.	Q NO.	Ans no.		
101	3	111	3	121	2	131	4		
102	4	112	5	122	4	132	4		
103	5	113	4	123	1	133	3		
104	4	114	3	124	2	134	1		
105	2	115	4	125	1				
106	1	116	5	126	3				
107	5	117	5	127	4				
108	4	118	3	128	5				
109	5	119	4	129	1				
110	5	120	3	130	3				