

BANK EXAMS

GENERAL AWARENESS

1. Operating Guidelines for Small Finance banks issued by RBI on 6th October 2016. The guidelines for Licensing of Small Finance Banks earlier passed by RBI on.....
 - 1) 1st June 2016
 - 2) 26th February 2016
 - 3) 1st February 2014
 - 4) 21st December 2015
 - 5) 27th November 2014
2. Minimum Capital Requirement for Small Finance Banks is as per the guidelines issued on 6th October 2016.
 - 1) 9%
 - 2) 10%
 - 3) 15%
 - 4) 21%
 - 5) 11.5%
3. Tier 1 common capital ratio is a measurement of a bank's core equity capital compared with its total risk-weighted assets that signifies a bank's financial strength. As per operating guidelines, for Small Finance Banks, the Common Equity Tier 1 is
 - 1) 7%
 - 2) 8.5%
 - 3) 10%
 - 4) 9.8%
 - 5) 6%
4. LCR applicable to Small Finance banks also. LCR refers to highly liquid assets held by financial institutions to meet short-term obligations. The ratio is a generic stress test that aims to anticipate market-wide shocks. It is designed to ensure financial institutions have the necessary assets on hand to ride out short-term liquidity disruptions. In this context, LCR stands for
 - 1) Loan Coverage Ratio
 - 2) Liquidity Coverage Ratio
 - 3) Lean Coverage Ratio
 - 4) Leap Coverage Ratio
 - 5) LIBOR Coverage Ratio
5. The aim to provide licenses to small banks is
 - 1) supply of credit to small business units
 - 2) help the small and marginal farmers
 - 3) to help micro and small industries
 - 4) to help the unorganized sector
 - 5) All of above
6. The Minimum paid-up equity capital for small finance banks shall be
 - 1) Rs.1000 crore
 - 2) Rs.5000 crore
 - 3) Rs.500 crore
 - 4) Rs.10 crore
 - 5) Rs.100 crore
7. Promoter's minimum initial contribution to the paid-up equity capital of such small finance banks shall at least be 40% and gradually brought down to 26% within
 - 1) 12 years
 - 2) 6 years
 - 3) 10 years
 - 4) 20 years
 - 5) 8 years

8. The eligibility to become the Promoter for Small Finance Banks is
- 1) Resident individuals/professionals with 10 years of experience in banking and finance
 - 2) Non-Banking Finance Companies
 - 3) Micro Finance Institutions
 - 4) Local Area Banks
 - 5) All of above
9. The Foreign shareholding in the small banks allowed up to
- 1) 30%
 - 2) 20%
 - 3) 51%
 - 4) 64%
 - 5) as per the FDI policy for private sector banks as amended from time to time
10. As per the guidelines of RBI, the Small finance banks will be required to extendof its Adjusted Net Bank Credit (ANBC) to the sectors eligible for classification as Priority Sector Lending (PSL) by the Reserve Bank of India.
- 1) 75 %
 - 2) 50%
 - 3) 40%
 - 4) 25%
 - 5) 85%
11. As per the RBI guidelines, the small banks should see at least 50% of its loan portfolio should constitute loans and advances of up to
- 1) Rs.25 lakh
 - 2) Rs.50 lakh
 - 3) Rs.75 lakh
 - 4) Rs.5 lakh
 - 5) Rs.50,000
12. Small Finance Banks will be allowed exemption from the existing regulatory ceiling on inter-bank borrowings till the existing loans mature or up to years, whichever is earlier.
- 1) four
 - 2) six
 - 3) eight
 - 4) three
 - 5) five
13. India's Ambassador to UN Conference on Disarmament, Geneva is
- 1) Syed Akabruddin
 - 2) Navtej Singh Sarna
 - 3) Dinesh K Patnaik
 - 4) Amandeep Singh Gill
 - 5) Sushma Swaraj
14. Prime Minister on 18th October 2016 launched the Zero Defect, Zero Effect (ZED) scheme for Micro, Small and Medium Enterprises (MSMEs) at Ludhiana in
- 1) Punjab
 - 2) Haryana
 - 3) Uttarakhand
 - 4) Madhya Pradesh
 - 5) Chhattisgarh
15. Which scheme's objective is to accelerate access to high quality family planning choices based on information, reliable services and supplies within a rights-based framework?
- 1) Deen Dayal Upadhyaya Gramin Kaushalya Yozana
 - 2) E-Nam
 - 3) Parivar Vikas
 - 4) Sardar Vallabhai Patel Rurban Mission
 - 5) Mission Kakatiya

16. On 16th September 2016, the Union Tourism Minister approved projects worth of for integrated development of Tourist facilities in Jammu and Kashmir under 'Swadesh Darshan Scheme'.
- 1) Rs.100 crore 2) Rs.1500 crore 3) Rs.300 crore 4) Rs.250 crore
5) Rs.500 crore
17. Under the Government of India's Unnat Jyoti by Affordable LEDs for All (UJALA), which state became the first state to distribute 2 crore LED bulbs?
- 1) Gujarat 2) Andhra Pradesh 3) Rajasthan 4) Karnataka
5) Tamilnadu
18. On 1st September 2016, Gujarat signed for the Centre's RCS to improve unserved and underserved airports and runways in smaller towns. In this context, RCS stands for...
- 1) Roll Connectivity Scheme 2) Regional Contact Scheme
3) Regional Combat Scheme 4) Reign Connectivity Scheme
5) Regional Connectivity Scheme
19. Union government on 13th August 2016 launched 'Smart Ganga City' programme in 10 cities to set up Sewage Treatment Plants (STPs) and improve drainage network there on hybrid annuity mode on Public Private Partnership (PPP) basis. Which of the following city is not one among them?
- 1) Badrinath 2) Haridwar 3) Patna 4) Sahibganj
5) Barrackpore
20. Union government launched which mobile app to monitor upcoming transmission projects and monitors the progress of inter-state and intra-state transmission systems in the country?
- 1) Tarang 2) Uday 3) Kayakalp 4) Standup India
5) e-pin
21. Who is the Union Minister of State (Independent Charge) for Power, Coal and New and Renewable Energy and Mines?
- 1) Rao Inderjit Singh 2) Bandaru Dattatreya
3) Piyush Goel 4) Dharmendra Pradhan
5) Shripad Yasso Naik
22. List of Union Minister of State (Independent Charge) given. Locate the wrong combination.
- 1) Rajiv Pratap Rudy – Skill Development & Entrepreneurship
2) Manoj Sinha – Development of North Eastern Region
3) Vijay Goel – Youth Affairs and Sports
4) Nirmala Sitharaman – Commerce and Industry
5) Anil Madhav Dave – Environment, Forest and Climate Change
23. Union Power Minister launched 'DEEP', the e-Bidding portal allows for medium term (1 – 5 years) purchase of power. DEEP stands for
- 1) Discovery of Efficient Electricity Price
2) Denomination of Efficient Electricity Price
3) Discovery of Efficient Empowered Price
4) Dynamic of Efficient Electricity Price
5) Discovery of End Electricity Price

24. Union Power Minister launched the web platform for e-bidding and e-reverse auction for Tariff Based Competitive Bidding (TBCB) in transmission projects. It is
- 1) e-trans 2) e-commerce 3) e-paper 4) e-Fuse
5) e-card
25. Union Government recently released Direct Selling Guidelines 2016 framework
- 1) to protect consumers from Ponzi frauds
2) to save small traders from the new guidelines Companies Act
3) to initiate the guidelines for GST council to frame GST Percentages
4) to switch on for initiation of Second generation of National Financial
5) to guide banks not to do direct selling to its customers
26. The Securities and Exchange Board of India (SEBI) on 8th August 2016, denied any regulatory purview over ponzi schemes. It said it is responsibility of whom to protect the investors from ponzi Schemes?
- 1) RBI 2) IRDAI
3) Union Government 4) TRAI
5) State governments
27. Which state launched the Kaushalya SETU (Self-Employment and Talent Utilization) initiative, a skill development program for students on 19th October 2016?
- 1) Andhra Pradesh 2) Telangana 3) Maharashtra 4) Assam
5) Meghalaya
28. Goods and Services Tax (GST) Council reached a consensus that the states would be compensated for any loss of revenue after implementation of the new indirect tax regime. Base year for calculating the revenue of a state would be
- 1) 2014 – 15 2) 2015 – 16 3) 2016 – 17 4) 2013 – 14
5) 2011 – 12
29. The GST Council headed by Arun Jaitley said the secular growth rate of would be taken for calculating the likely revenue of each state in the first five years of implementation of GST.
- 1) 18% 2) 21% 3) 12% 4) 26%
5) 14%
30. Peoples Resurgence and Justice Alliance (PRJA) floated by.... who ended 16 – year long fasting and demanding repeal of the Armed Forces (Special Powers) Act from Manipur.
- 1) Irom Sharmila 2) Mukul Sangma
3) Ibobi Singh 4) Manik Sarkar
5) Lal Thanwala
31. The facts of Manipur given. The correct statement is
- 1) Capital is Imphal
2) Chief minister is Okram Ibobi Singh
3) Governor is Najma Heptulla
4) Keibul Lamjao National Park is in Manipur
5) All of above

32. First Global Conference on Voter Education titled 'Voter Education for Inclusive, Informed and Ethical Participation' is being organized by the Election Commission of India in association with UNDP from 19th to 21st October, 2016 at

1) New Delhi

2) Mumbai

3) Hyderabad

4) Jaipur

5) Chennai

ANSWERS

1-5; 2-3; 3-5; 4-2; 5-5; 6-5; 7-1; 8-5; 9-5; 10-1; 11-1; 12-4; 13-4; 14-1; 15-3; 16-5; 17-1; 18-5; 19-1; 20-1; 21-3; 22-2; 23-1; 24-1; 25-1; 26-5; 27-3; 28-2; 29-5; 30-1; 31-5; 32-1.

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