

# BANK EXAMS

## GENERAL AWARENESS

1. As per speech of Prime Minister on 31<sup>st</sup> December 2016, two new middle income categories have been created under the Pradhan Mantri Awaas Yojana (PMAY) in urban areas. Home Loans taken up to Rs.9 lakh taken in 2017, will receive interest subvention of .....  
1) 4%                                      2) 5%                                      3) 2%                                      4) 6%  
5) 3%
2. Loans taken up to Rs.12 lakh taken in 2017 in urban areas, will receive interest subvention of ..... as per PM speech.  
1) 5%                                      2) 3%                                      3) 2%                                      4) 6%  
5) 4%
3. Number of houses being built for the poor, under the Pradhan Mantri Awaas Yojana in rural areas, is being increased by .....  
1) 13%                                      2) 51%                                      3) 42%                                      4) 33%  
5) 49%
4. For the construction of new home or extension of housing in rural areas, interest subvention of ..... available up to Rs.2 lakh loan.  
1) 3%                                      2) 5%                                      3) 2%                                      4) 6%  
5) 4%
5. Farmers who taken loans for the Rabi crop from District Cooperative Central Banks and Primary Societies, will not have to pay interest on such loans for a period of ..... as per PM speech.  
1) 60 days                                      2) 180 days                                      3) 70 days                                      4) 100 days  
5) 90 days
6. Prime Minister told that the sowing in 2016 – 17 rabi crop season increased by ..... compare to that of 2015 – 16 rabi season.  
1) 6%                                      2) 5%                                      3) 2%                                      4) 3%  
5) 8%
7. How much fund to be given to NABARD to provide farmers for the better access to loans from cooperative banks and societies by Central Government?  
1) Rs.10,000 crore                                      2) Rs.30,000 crore  
3) Rs.20,000 crore                                      4) Rs.40,000 crore  
5) Rs.60,000 crore
8. Narendra Modi said that three crore farmers who are holding Kisan Credit Cards, will be given RuPay debit cards within how many months?  
1) Two months                                      2) Eight months  
3) Four months                                      4) Three months  
5) One month

9. Kisan Credit Cards launched in .....
- 1) 1998                      2) 1982                      3) 1975                      4) 2015  
5) 1955
10. Union Minister for Agriculture and Farmers welfare is .....
- 1) Radha Mohan Singh                      2) Prakash Javedkar  
3) Smrithi Irani                      4) Nithin Gadkari  
5) Ashok Gajapathi Raju
11. To give a boost to the small entrepreneurs and job creation, Prime Minister declared that the credit guarantee limit for small and medium businesses increased to .....
- 1) Rs.7 crore                      2) Rs.15 crore                      3) Rs.5 crore                      4) Rs.20 crore  
5) Rs.2 crore
12. Union Government asked banks to raise the credit limit for small industry from 20% of turnover to .....
- 1) 25%                      2) 50%                      3) 35%                      4) 45%  
5) 51%
13. Banks were asked to increase working capital loans from 20% of turnover to ..... for enterprises that transact digitally as per Modi speech.
- 1) 45%                      2) 30%                      3) 35%                      4) 55%  
5) 50%
14. Union Minister for MSME (Micro Small Medium Enterprises) is .....
- 1) Kalraj Mishra                      2) D.V.Sadananda Gowda  
3) Uma Bharathi                      4) Ram Vilas Paswan  
5) Maneka Sanjay Gandhi
15. As per PM speech, in the 2015 – 16 Financial Year, how many people were benefited by MUDRA Yozana?
- 1) 3.5 crore people                      2) 2.5 crore people  
3) 5.5 crore people                      4) 6.5 crore people  
5) 3.5 Lakh people
16. To reduce the maternal mortality rate, PM declared how much financial assistance to pregnant women?
- 1) Rs.1000                      2) Rs.2000                      3) Rs.5000                      4) Rs.8000  
5) Rs.6000
17. Senior citizens will receive a fixed interest rate of ..... for a period of 10 years, on deposits up to Rs.7.5 lakh as per the statement of Prime Minister on 31<sup>st</sup> December 2016.
- 1) 5.0%                      2) 6.5%                      3) 7.25%                      4) 8.0%  
5) 4.5%
18. SBI tie up with whom to sell government minted 'Indian Gold Coin'?
- 1) BHEL                      2) Vizag Steel Company  
3) Bhilai Iron & Steel Industry                      4) MMTC  
5) Reliance Gold

19. On 5<sup>th</sup> December 2016, which state declared to appoint 1000 Banking correspondents in unbanked gram panchyats?
- 1) Meghalaya  
2) Gujarat  
3) Himachal Pradesh  
4) Rajasthan  
5) Odisha
20. On 30<sup>th</sup> December 2016, RBI extended the period of enhanced Prepaid Payment Instruments (PPI) to .....
- 1) Rs.10,000  
2) Rs.15,000  
3) Rs.40,000  
4) Rs.22,000  
5) Rs.20,000
21. Bank of Baroda launched an agricultural investment credit scheme in ..... on 31<sup>st</sup> December 2016 to help farmers double their income.
- 1) Himachal Pradesh  
2) Rajasthan  
3) Tamil Nadu  
4) Kerala  
5) Madhya Pradesh
22. In the latest banking technology we are using the term Blockchain solutions. It is a distributed database that maintains a continuously-growing list of ordered records called blocks. Which is India's first bank to execute its first transaction on blockchain?
- 1) Andhra Bank  
2) Canara Bank  
3) HDFC  
4) ICICI  
5) Union Bank of India
23. Who was appointed as the new Executive Director (ED) of Reserve Bank of India replacing US Paliwal?
- 1) Chithra Balakrishnan  
2) Nazma Hephthulla  
3) Surekha Marandi  
4) G.Rohini  
5) Arundhathi Bhattacharya
24. Bank Sakhi Scheme, an innovative method of employing women in villages to promote and popularize cashless transaction introduced by .....
- 1) Andhra Pradesh Gramin Vikas Bank  
2) Karnataka Vikas Grameen Bank  
3) Telangana Gramin Vikas Bank  
4) Punjab Gramin Vikas Bank  
5) Corporation Bank
25. Prime Minister Narendra Modi launched which mobile app in the memory of B.R. Ambedker to push online payments?
- 1) BHIM  
2) Republic  
3) Paype  
4) Paytime  
5) Bharath
26. BHIM stands for .....
- 1) Bharat and India Matters  
2) Bharat Interface for Money  
3) Bring Home Indian Mobile  
4) Bharat and India Money  
5) Bharat and Interface Matters

27. Which private mobile commerce and payments firm received the final approval from RBI to operate as Payment Bank?
- 1) Freecharge                      2) Citrus                      3) Paytm                      4) MobiKwik  
5) Oxigen
28. Which bank tied up with LIC to boost venture capital investment in MSME Sector?
- 1) NHB                      2) RBI                      3) SIDBI                      4) NABARD  
5) SEBI
29. What is the name of Accident Insurance Scheme launched by the Karnataka Bank for its Saving Bank (SB) account customers?
- 1) KBL Shrama Yozana                      2) KBL Bima Yojana  
3) KBL Suraksha                      4) KBL Protection  
5) KBL Insurance Pool
30. Which bank tied up with Niki.ai, the artificial intelligence firm to bring in 'conversational banking' chatbots that facilitate commerce and banking transactions without getting out of the chat window?
- 1) ICICI Bank                      2) SBI  
3) HDFC Bank                      4) Kotak Mahindra Bank  
5) UBI
31. Union Government kept interest rates on Small Savings Schemes unchanged for the fourth quarter of 2016 – 17. What is the interest rate on Kisan Vikas Patra?
- 1) 7.7%                      2) 8.2%                      3) 4.5%                      4) 9.1%  
5) 9.5%
32. RBL bank launched Aadhaar-based disbursement of micro loan. The punchline of RBL Bank is .....
- 1) Khayaal aapka                      2) Bank aapki mutthi mein  
3) Apno ka bank                      4) The banker to every Indian  
5) The name you can bank upon
33. Dhasai village in Thane district has become the first "cashless village" in .....
- 1) Goa                      2) Tamil Nadu                      3) Karnataka                      4) Maharashtra  
5) Odisha
34. SIMsePAY launched by which bank for money transfer through feature phones?
- 1) SBI                      2) HDFC                      3) Federal Bank                      4) Yes Bank  
5) Axis Bank
35. Union government released Rs.1,982 crore for Polavaram project through NABARD. This dam located in .....
- 1) Andhra Pradesh                      2) Karnataka                      3) Maharashtra                      4) West Bengal  
5) Tamil Nadu
36. SBI adopted Hirki village in Pen district for Aadhaar-based payments. The village located in .....
- 1) Madhya Pradesh                      2) Bihar                      3) Odisha                      4) Maharashtra  
5) Goa

37. First Indian state declared as the Country's first Organic State in 2016, by converting around 75,000 hectares of agricultural land into sustainable cultivation?
- 1) Sikkim                      2) Andhra Pradesh                      3) Assam                      4) Madhya Pradesh  
5) Uttar Pradesh
38. Union Government imposed anti-dumping duty on imports of jute and its products from .....
- 1) Nepal and Bangladesh                      2) Pakistan and Bangladesh  
3) China and USA                      4) UK and Australia  
5) UK and Japan
39. On 6<sup>th</sup> January 2017, which state announced a new scheme to provide financial assistance of Rs.1000 to distressed single women?
- 1) Andhra Pradesh                      2) Bihar                      3) Uttar Pradesh                      4) Madhya Pradesh  
5) Telangana
40. India amended its two-decade old tax treaty with which nation that will allow India to tax capital gains on investments?
- 1) Hongkong                      2) China                      3) Australia                      4) Singapore  
5) Japan
41. Which state launched 'Atal – Amrit Abhiyan' health assurance scheme which will provide coverage against several critical illnesses?
- 1) Rajasthan                      2) Madhya Pradesh                      3) Assam                      4) Chattisgarh  
5) Haryana
42. EDLI provides for a lump sum payment to the insured's nominated beneficiary in the event of death due to natural causes, illness or accident. In this context, EDLI stands for?
- 1) Employers' Deposit Linked Insurance Scheme  
2) Employees' Deemed Linked Insurance Scheme  
3) Employees' Deposit Loan Insurance Scheme  
4) Employees' Dole Linked Insurance Scheme  
5) Employees' Deposit Linked Insurance Scheme
43. RBI made it mandatory for borrowers tapping ECBs will be required to cover the principal as well as the coupon through Hedging. In this context, ECB stands for .....
- 1) External Control Borrowings  
2) End Commercial Borrowings  
3) External Commercial Borrowings  
4) External Commercial Bindings  
5) External Center Borrowings
44. Who has been appointed as CEO of IBRD (International Bank for Reconstruction and Development) & IDA (International Development Association) of World Bank group on 28<sup>th</sup> December 2016?
- 1) Subhir Gokarn                      2) Kaushik Basu  
3) Kristalina Georgieva                      4) Ashok Lahari  
5) Laxmi Swaminathan

45. To mark the birth anniversary of Guru Gobind Singh, 350<sup>th</sup> Prakash Utsav also known as Prakash Parv organized in .....

- 1) Amritsar                      2) Mumbai                      3) Hyderabad                      4) Goa  
5) Patna

46. The book titled, "The People's President A.P.J. Abdul Kalam" written by .....

- 1) K.M. Kasturi                      2) A.V. Subramanyam  
3) Hamid Ansari                      4) Kalavathi Ram  
5) S.M. Khan

**KEY**

1-1; 2-2; 3-4; 4-1; 5-1; 6-1; 7-3; 8-4; 9-1; 10-1; 11-5; 12-1; 13-2; 14-1; 15-1; 16-5; 17-4; 18-4; 19-5; 20-5; 21-2; 22-4; 23-3; 24-2; 25-1; 26-2; 27-3; 28-3; 29-3; 30-3; 31-1; 32-3; 33-4; 34-4; 35-1; 36-4; 37-1; 38-1; 39-5; 40-4; 41-3; 42-5; 43-3; 44-3; 45-5; 46-5.

**Writer: A. Veeraswamy**