

# BANK EXAMS

## GENERAL AWARENESS

1. Who is the convener of the Committee of Chief Ministers on Digital Payments (CCDP) submitted the report to the Prime Minister on 24<sup>th</sup> January 2017?
  - 1) Shivraj Singh Chouhan
  - 2) Naveen Patnaik
  - 3) Chandrababu Naidu
  - 4) V. Narayanaswamy
  - 5) Devendra Fadnavis
2. The committee of Chief Ministers on Digital Payments (CCDP) constituted by .....
  - 1) RBI
  - 2) SEBI
  - 3) Amazon
  - 4) Indian Banks Association
  - 5) NITI Aayog
3. CCDP recommended abolition of the MDR charges to incentivize the digital transactions. In this context, what is stand by MDR?
  - 1) Merchant Digital Rate
  - 2) Maximum Discount Rate
  - 3) Merchant Discount Rate
  - 4) Merchant Dormant Rate
  - 5) Medium Discount Rate
4. Chandrababu Naidu committee proposed to curb large transactions and wanted levying of Banking Cash Transaction Tax (BCTT) on ..... and above.
  - 1) Rs.1,50,000
  - 2) Rs.30,000
  - 3) Rs.50,000
  - 4) Rs.40,000
  - 5) Rs.5,00,000
5. The CCDP suggested to bring all insurance, educational institutes, fertilizers, PDS and petroleum sectors within the ambit of digital payments. In this context, PDS stands for ....
  - 1) Profile Distribution System
  - 2) PIN Distribution System
  - 3) Prize Distribution System
  - 4) Public Dole System
  - 5) Public Distribution System
6. Chandrababu Naidu Committee requested to initiate Aadhaar-enabled micro ATM infrastructure in how many post offices in India?
  - 1) 7.14 lakh post offices
  - 2) 0.70 lakh post offices
  - 3) 1.54 lakh post offices
  - 4) 5.54 lakh post offices
  - 5) 1.62 lakh post offices
7. Non-income tax payers and small merchants should be given a subsidy of ..... for purchasing smart phones as per the report of committee of Chief Ministers on Digital Payments (CCDP)?
  - 1) Rs.2,000
  - 2) Rs.500
  - 3) Rs.1,500
  - 4) Rs.1,000
  - 5) Rs.10,000
8. Chandrababu Naidu declared that Andhra Pradesh is topping the charts in digital payments with ..... in all transactions done in the state.
  - 1) 72%
  - 2) 85%
  - 3) 42%
  - 4) 50%
  - 5) 95%

9. Andhra Pradesh Chief Minister said to initiate steps to achieve 100% digital payments in which district?  
1) Krishna                      2) West Godavari                      3) Prakasam                      4) East Godavari  
5) Nellore
10. Which state government launched NTR Arogya Raksha Scheme?  
1) Telangana                      2) Karnataka                      3) Andhra Pradesh                      4) Tamilnadu  
5) West Bengal
11. NTR Arogya Raksha Scheme provide medical treatment to the people of the Above Poverty Line (APL) at ..... per annum.  
1) Rs.200 premium                      2) Rs.1000 premium  
3) Rs.2000 premium                      4) Rs.1200 premium  
5) Rs.100 premium
12. Which state launched a health education program by name 'Swasthya Vidya Vahini' programme aimed to develop a disease-free state?  
1) Haryana                      2) Telangana                      3) Andhra Pradesh                      4) Delhi  
5) Rajasthan
13. Andhra Pradesh launched which mobile wallet having 13 mobile banking and 10 mobile wallets to do online transactions in single app?  
1) AP Purse                      2) AP Pay                      3) APGVB                      4) AP Amaravathi  
5) Amaravathi Pay
14. 'Chandranna Bhima Pathakam' provides relief to the families of unorganized workers in case of death or disability of the unorganised worker leaving the families in great distress. This insurance scheme launched by .....  
1) Assam                      2) Madhya Pradesh                      3) Andhra Pradesh                      4) Maharashtra  
5) Goa
15. Which train derailed on 21<sup>st</sup> January 2017 in Vizianagaram district of Andhra Pradesh near Kureru?  
1) Puri – Chennai Sarkar Express  
2) Dhanbad – Bhubaneswar Garibrath Express  
3) Jagdalpur – Bhubaneswar Hirakhand Express  
4) Dibrugarh – Kanyakumari Express  
5) Nanded Express
16. Hope Island became graveyard for Olive Ridleys turtles after 54 carcasses of this species were spotted on the shores of island. The island located in which state?  
1) Tamilnadu                      2) Odisha                      3) Andhra Pradesh                      4) Karnataka  
5) Maharashtra
17. 20<sup>th</sup> National Conference on e-Governance organized from 9<sup>th</sup> –10<sup>th</sup> January 2017 in the state of .....  
1) Telangana                      2) Andhra Pradesh                      3) Kerala                      4) West Bengal  
5) Rajasthan



27. What is the theme of Indian Science Congress 2017?
- 1) Science for the welfare of people
  - 2) Science and innovation
  - 3) Science and Technology for National Development
  - 4) Science and Technology for National Integration
  - 5) Science and You
28. In which state 6,117 Kuchipudi dancers set a new Guinness World Record by performing together in a single event?
- 1) Telangana
  - 2) Karnataka
  - 3) Maharashtra
  - 4) Andhra Pradesh
  - 5) Gujarat
29. Which state's economy grew at 10.99% in 2015 – 16 and in the first half of 2016 – 17, went up to 12.23%?
- 1) Telangana
  - 2) Odisha
  - 3) Andhra Pradesh
  - 4) Maharashtra
  - 5) Goa
30. Which state launched a special scheme 'Dulari Kanya' on 26<sup>th</sup> January to check infant mortality by depositing Rs.20,000 in the bank account of a girl child?
- 1) Andhra Pradesh
  - 2) Haryana
  - 3) Arunachal Pradesh
  - 4) UP
  - 5) Meghalaya
31. On 24<sup>th</sup> January 2017, union government agreed permitting ..... to raise Rs.20,000 crores from the market for on-lending to Cooperative Banks.
- 1) SBI
  - 2) RBI
  - 3) SEBI
  - 4) NHB
  - 5) NABARD
32. Which Small Finance Bank started operating its banking business 23<sup>rd</sup> January 2017 having base at Varanasi?
- 1) AU Financiers
  - 2) Capital Local Area Bank
  - 3) Utkarsh Micro Finance
  - 4) Ujjivan Financial Services
  - 5) ESAF Microfinance and Investments
33. Which UK based company infused Rs.150 crore in the form of tier-II capital in the Utkarsh Micro Finance?
- 1) First Source Solutions Limited
  - 2) Best Way Group
  - 3) Commonwealth Development Corporation
  - 4) Arcadia Group
  - 5) Canada and British Development Corporation
34. Punjab National Bank (PNB) launched a contactless credit card on 21<sup>st</sup> January 2017. It is .....
- 1) PNB Wave N Pay
  - 2) Punjab Contact
  - 3) PNB Fly
  - 4) PNB Port
  - 5) Punjab Wave Pay

35. 'PNB Wave N Pay' contactless credit card holders need to waive the card across the terminal to complete the transaction process, without the need to enter any PIN number for transactions upto .....
- 1) Rs.2,000                      2) Rs.1,000                      3) Rs.4,000                      4) Rs.5,000  
5) Rs.10,000
36. Which bank provide technology platform for pilot launch of India Post Payments Bank (IPPB)?
- 1) Andhra Bank                      2) Canara Bank  
3) Punjab National Bank                      4) ICICI Bank  
5) OBC
37. RBI announced the restructuring of which loan will not be treated as Non Performing Asset?
- 1) Home Appliances Loan                      2) Auto Loan  
3) Education Loan                      4) Commercial Loan  
5) Home Loan
38. RBI decided to increase the focus on IT & Cyber Security in financial sector with the help of its IT arm. The name of RBIs IT arm is .....
- 1) Reserve Bank INFO tech Cyber Cell (ReBIITCC)  
2) Reserve Bank Institute of Cyber Security (ReICS)  
3) Reserve Bank Information Technology Private Ltd (ReBIT)  
4) Reserve Bank Information Technology Crime Cell (ReBITCC)  
5) Reserve Bank Information Technology Security Organization (ReITSO)
39. RBI imposed how much penalty on Bombay Mercantile Co-operative Bank for violating the KYC and anti-money laundering norms?
- 1) Rs.70 lakhs                      2) Rs.66 lakhs                      3) Rs.75 lakhs                      4) Rs.80 lakhs  
5) Rs.40 lakhs                      **Ans: 3**
40. Lloyds Bank got the final approval from the Insurance Regulatory and Development Authority (IRDA) on 19<sup>th</sup> January 2017 to set up its first branch in India. It has base .....
- 1) USA                      2) UK                      3) France                      4) Germany  
5) Italy

**KEY**

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

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