

# BANK EXAMS

## GENERAL AWARENESS

1. Sovereign Gold Bond 2017 – 2018 Series II issued as per the announcement of RBI on 6<sup>th</sup> July 2017. These bonds issued by RBI on behalf of .....
  - 1) SBI
  - 2) World Bank
  - 3) Muthoot Finance
  - 4) Government of India
  - 5) SEBI
2. The SGB (Sovereign Gold Bond) issued to the buyers on .....
  - 1) 23<sup>rd</sup> July
  - 2) 31<sup>st</sup> July
  - 3) 1<sup>st</sup> August
  - 4) 13<sup>th</sup> July
  - 5) 28<sup>th</sup> July
3. The RBI sold the SGB to buyers through .....
  - 1) Banks
  - 2) Designated Post Offices
  - 3) Recognized Stock Exchanges
  - 4) Stock Holding Corporation of India Limited (SHCIL)
  - 5) All of above
4. The person / entity eligible to buy SGB Bonds is / are .....
  - 1) Individuals
  - 2) HUFs
  - 3) Trusts
  - 4) Universities and Charitable Institutions
  - 5) All of above
5. SGB will be denominated in multiples of gram(s) of gold with a basic unit of .....
  - 1) 3 grams
  - 2) 8 grams
  - 3) 10 grams
  - 4) 1 gram
  - 5) 12 grams
6. Under the Sovereign Gold Bond 2017 – 18 Series II, instead of buying physical gold, Indian residents can buy the Gold Bonds. These Bonds would be issued for the term of 8 years with exit option from .....
  - 1) 5<sup>th</sup> year
  - 2) 1<sup>st</sup> year
  - 3) 4<sup>th</sup> year
  - 4) 2<sup>nd</sup> year
  - 5) 3<sup>rd</sup> year
7. Maximum amount of gold that can be subscribed by person / HUF per fiscal year under SGB scheme as announced on 26<sup>th</sup> July 2017 is .....
  - 1) 100 gms
  - 2) 1000 gms
  - 3) 4000 gms
  - 4) 2000 gms
  - 5) 250 gms
8. Maximum amount of gold that can subscribe by trust and similar entities in SGB scheme as per the notification given by the government is .....
  - 1) 50 kgs
  - 2) 80 kgs
  - 3) 20 kgs
  - 4) 40 kgs
  - 5) 30 kgs

9. Wrong statement regarding SGB (Sovereign Gold Bond) scheme is .....
- 1) Bonds are eligible for conversion into DEMAT form
  - 2) Bonds will be tradable on stock exchanges
  - 3) The interest accrued on Gold Bonds shall not be taxable under Income Tax Act,1961
  - 4) Capital gains tax arising on redemption of SGB to an individual has been exempted
  - 5) KYC (Know Your Customer) compulsory to buy
10. Under the Sovereign Gold Bonds 2017 – 18 Series Scheme, investors earn interest rate up to ..... payable semi – annually on the initial value of investment.
- 1) 2.50 % per annum
  - 2) 1.50 % per annum
  - 3) 8.50 % per annum
  - 4) 4.50 % per annum
  - 5) 7.50 % per annum
11. SGB can be used as collateral for loans and for this purpose LTV ratio is to be set equal to ordinary gold loan mandated by the RBI from time to time. In this context, LTV stands for .....
- 1) LIBOR – to – value
  - 2) linked – to – value
  - 3) liability – to – value
  - 4) loan – to – value
  - 5) locker rent – to – value
12. On 6<sup>th</sup> July 2017, RBI released Compendium of Guidelines for Small Finance Banks – Financial Inclusion and Development. As per it, Small Finance Banks required to open at least ..... of its branches in unbanked rural centers.
- 1) 5%
  - 2) 40%
  - 3) 50%
  - 4) 15%
  - 5) 25%
13. Small Finance Banks required to extend 75% of its ANBC to priority sector. In this context, ANBC stands for .....
- 1) Average Net Bank Credit
  - 2) Adjusted Net Bank Credit
  - 3) Adjusted Nil Bank Credit
  - 4) Adjusted Net Bank Credit
  - 5) Allotment Net Bank Credit
14. Total Agricultural advances must be ..... of ANBC given by Small Finance Banks.
- 1) 24%
  - 2) 60%
  - 3) 15%
  - 4) 32%
  - 5) 18%
15. Within the 18 percent target for Agriculture, a target of ..... of ANBC is prescribed for Small and Marginal Farmers by Small Banks.
- 1) 4%
  - 2) 6%
  - 3) 8%
  - 4) 2%
  - 5) 1%
16. Advances to weaker sections is the part of Priority Sector holding. What percentage of ANBC must be given to weaker section people by the Small Finance Banks (SFB)?
- 1) 10%
  - 2) 20%
  - 3) 25%
  - 4) 15%
  - 5) 12%

17. A target of ..... percent of ANBC must be given to micro enterprises as part of Priority Sector Lending by SFBs.
- 1) 7.5%                      2) 10.5%                      3) 6.8%                      4) 8.2%
- 5) 10.5%
18. Operating Guidelines for Small Finance banks issued by RBI on 6<sup>th</sup> October 2016. The guidelines for Licensing of Small Finance Banks earlier passed by RBI on...
- 1) 1<sup>st</sup> June 2016                      2) 26<sup>th</sup> February 2016
- 3) 1<sup>st</sup> February 2014                      4) 21<sup>st</sup> December 2015
- 5) 27 November 2014
19. Minimum Capital Requirement for Small Finance Banks is ..... as per the guide lines issued on 6<sup>th</sup> October 2016.
- 1) 9%                      2) 10%                      3) 15%                      4) 21%
- 5) 11.5%
20. 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%
21. The Minimum paid – up equity capital for small finance banks shall be.....?
- 1) Rs.1,000 crore                      2) Rs.5,000 crore
- 3) Rs.500 crore                      4) Rs.10 crore
- 5) Rs.100 crore

**KEY**

1-4; 2-5; 3-5; 4-5; 5-4; 6-1; 7-3; 8-3; 9-3; 10-1; 11-4; 12-5; 13-4; 14-5; 15-3; 16-1; 17-1; 18-5; 19-3; 20-5; 21-5.

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