

BANK EXAMS

GENERAL AWARENESS

1. The Regional Rural Banks were established in
1) 1935 2) 1955 3) 1982 4) 1921
5) 1975
2. RRB Act was passed in with a view to develop the rural economy by providing, for the purpose of development of agriculture, trade, commerce, industry and other productive activities in the rural areas.
1) 1982 2) 2000 3) 1976 4) 1991
5) 2001
3. Which among the following is the first Regional Rural Bank of India?
1) Langpi Dehangi Rural Bank 2) Uttar Bihar Gramin Bank
3) Prathama Bank 4) Ellaquai Dehati Bank
5) Gramin Bank of Aryavart
4. Prathama Bank opened on 2nd October 1975 in the district of Moradabad in sponsored by Syndicate Bank.
1) Uttar Pradesh 2) Madhya Pradesh
3) Odisha 4) Jammu and Kashmir
5) Punjab
5. In 2015, the RRB Act was amended. As per it, the combined shareholding of the central government and the sponsor bank should not be lower than
1) 75% 2) 20% 3) 26% 4) 51%
5) 49%
6. As per the amended Act 2015, if the state government's stake comes down to below in RRB, then the central government needs to consult the state government concerned.
1) 15% 2) 21% 3) 19% 4) 24%
5) 10%
7. RBI in 2001 constituted a Committee under the Chairmanship of on 'Flow of Credit to Agriculture and Related Activities from the Banking System' which examined relevance of RRBs in the rural credit system and the alternatives for making it viable.
1) Chakrabarthi 2) Narsimhan 3) Dr. V.S. Vyas 4) Rangarajan
5) Usha Thorat
8. NRBI mooted for the efficient working of RRBs. NRBI means
1) National Regional Bank of India
2) Now Rural Bank of India
3) National Run Bank of India
4) National Rural Bank of India
5) None of these

9. With a view to bringing the CRAR of RRBs to at least 9%, which Committee recommended recapitalisation support to the extent of Rs.2,200 crore to 40 RRBs in 21 States?
- 1) Usha Thorat
2) Narasimhan
3) K.C. Chakrabarty
4) H.R. Khan
5) Bibek Debroy
10. As per the revised guidelines of RBI, the priority sector lending target for Regional Rural Banks (RRBs) increased to from the earlier target of 60%.
- 1) 75% 2) 80% 3) 100% 4) 90%
5) 95%
11. The priority sector lending of RRBs include the loans given to
- 1) agriculture
2) micro, small and medium enterprises
3) housing
4) weaker sections
5) All of above
12. As per the new norms released, Rural banks have to advance of total outstanding towards agricultural activities as part of Priority Sector Lending.
- 1) 18% 2) 15% 3) 25% 4) 7%
5) 10%
13. Out of 18% of total advances given to Agriculture, percent of advances must be given to marginal farmers within agriculture by RRBs.
- 1) 4% 2) 7% 3) 5% 4) 2.5%
5) 8%
14. A target of percent of total outstanding must be given to micro enterprises as part of Priority Sector Lending by RRBs.
- 1) 7.5% 2) 10.5% 3) 6.5% 4) 8.0%
5) 11.5%
15. How much percent of total outstanding must be given to weaker sections as per the new norms of Priority Sector Lending by RRBs?
- 1) 20% 2) 12% 3) 15% 4) 9%
5) 10%
16. Banks, with deficit in priority sector loans, are allowed to buy PSLCs. In this context, PSLC stands for
- 1) Primary Sector Lending Certificates
2) Priority Sector Lending Certificates
3) Priority Score Lending Certificates
4) Priority Sector Loading Certificates
5) Priority Sector Leading Certificates

17. Which of the following statement is wrong, as per the statement given by RBI?
- 1) In all regional rural banks (RRBs) in the country, two notched up net profit of over Rs.150 crore each during 2016 – 17.
 - 2) Karnataka Vikas Grameena Bank and Andhra Pragathi Grameena Bank recorded net profit of more than Rs.150 crore during 2016 – 17.
 - 3) The merger of Regional Rural Banks to be completed by 31st December 2018.
 - 4) By March 2017, RRBs had 21,398 branches spread across 676 districts and 28 States.
 - 5) All of above correct
18. Presently 56 Regional Rural Banks (RRBs) are functioning in the country. How many RRBs earned profits without carrying any accumulated losses during 2015 – 16?
- 1) 45
 - 2) 41
 - 3) 21
 - 4) 19
 - 5) 34
19. On 5th June 2017, RBI notified that it doubled the quantum of loan that Regional Rural Banks (RRBs) can give against security of gold/ gold ornaments to
- 1) Rs.5 Lakh
 - 2) Rs.4 Lakh
 - 3) Rs.3 Lakh
 - 4) Rs.1.5 Lakh
 - 5) Rs.2 Lakh
20. The mergers of which banks now exempt from seeking CCI approval, according to a notification a move that will lead to faster closure of such transactions.
- 1) Public banks
 - 2) Private Sector banks
 - 3) Payment banks
 - 4) Foreign banks
 - 5) Regional Rural Banks
21. Andhra Pradesh Grameena Vikas Bank (APGVB) is set to raise up to Rs.800 cr. The APGVB is a regional rural bank sponsored by
- 1) SBI
 - 2) Syndicate Bank
 - 3) Bank of Baroda
 - 4) IOB
 - 5) Corporation bank
22. 'We are With You' is the tagline of
- 1) Bihar Gramin Bank
 - 2) Assam Gramin Vikas Bank
 - 3) Andhra Pradesh Grameena Vikas Bank
 - 4) Prathama Bank
 - 5) Mahesh Cooperative Bank
23. Which RRB made 250 villages in nine districts under its jurisdiction hundred percent digital villages for banking activities by 31st March 2017?
- 1) Andhra Pragathi Bank
 - 2) Prathama Bank
 - 3) Karnataka Vikas Grameen Bank
 - 4) Saphagiri Grameen bank
 - 5) Andhra Pradesh Grameena Vikas Bank
24. NABARD conferred 'best performance award' for 2015 – 16 and 2016 – 17 on Karnataka Vikas Grameen Bank (KVGB). KVGB sponsored by
- 1) Union Bank of India
 - 2) Bank of India
 - 3) Corporation Bank
 - 4) Syndicate Bank
 - 5) Canara bank

25. In which year, the Syndicate Bank was established?
1) 1909 2) 1910 3) 1931 4) 1925
5) 1921
26. Founders of the Syndicate Bank are Dr.T.M.A. Pai, Upendra Ananth Pai and
1) Vaman Kudva 2) Sir Pochakanwala
3) Bogaraju Pattabhi Sitaramaiah 4) Mokshagundam Visweswarayya
5) Attavar Balakrishna Shetty
27. Which bank offers 'Pigmy Deposit Scheme' collects as low as Rs.5 daily for 72 months at the doorsteps of 10.36 lakh depositors through its more than 4000 Pigmy agents?
1) Union Bank of India 2) Andhra Bank
3) Syndicate Bank 4) Lakshmi Vilas Bank
5) Bank of India
28. Faithful and Friendly is the tag line of
1) Syndicate Bank 2) Allahabad Bank 3) Andhra Bank 4) Canara Bank
5) Corporation Bank
29. 'Your Faithful & Friendly Financial Partner' is the tag line of
1) ICICI Bank 2) HDFC 3) Vijaya Bank 4) UCO Bank
5) Syndicate Bank
30. bank acquired payments wallet Free charge for Rs.373 crore in an all cash deal?
1) ICICI Bank 2) Axis Bank 3) Yes Bank 4) IndusInd Bank
5) HDFC Bank
31. As per the second volume of the Economic Survey for 2016 – 17, the fiscal deficit will be of GDP in 2017 – 18 as compared to 3.5 per cent last fiscal year.
1) 3.2 percent 2) 3.5 percent 3) 3.0 percent 4) 3.1 percent
5) 2.9 percent
32. Fiscal deficit is
1) Total expenditure less total receipts excluding borrowing
2) Total income plus borrowing excluding Patents
3) Total Revenue payments less Revenue receipts
4) Total payments less capital receipts
5) Total deficit after excluding the salaries of government employees
33. Reverse Mortgage scheme benefits offered by banks.
1) Women 2) Government employees
3) Senior citizens 4) Unemployed youth
5) Ex-service men
34. SBI to set up largest innovation centre at...
1) Mangalore 2) Pune 3) New Delhi 4) Mumbai
5) Chennai

35. New Executive Director of Insolvency and Bankruptcy Board of India (IBBI) is
- 1) S. Ganesh Kumar
 - 2) B. Sriram
 - 3) S. Aparna
 - 4) Mamta Suri
 - 5) Pravin rao
36. IBBI is the regulator for overseeing insolvency proceedings and entities like Insolvency Professional Agencies (IPA). Who is the present chairperson of IBBI?
- 1) Urjith Patel
 - 2) Ajay Tyagi
 - 3) T.S. Vijayan
 - 4) M.S. Sahoo
 - 5) Hemant Contractor
37. National Conference on 'Insolvency and Bankruptcy: Changing Paradigm' inaugurated on 19th August 2017 at
- 1) Kolkata
 - 2) Delhi
 - 3) Chennai
 - 4) Mumbai
 - 5) Chandigarh
38. Which bank accounts for over 27 percent (highest fraction) of the total amount owed to public sector banks by wilful defaulters?
- 1) Punjab National Bank
 - 2) Bank of Baroda
 - 3) SBI
 - 4) UCO Bank
 - 5) Canara Bank
39. Which among the following states came up with a law to protect small savers who have deposited up to Rs.1 lakh in Urban Co-operative Banks (UCBs)?
- 1) Sikkim
 - 2) Kerala
 - 3) Maharashtra
 - 4) Goa
 - 5) Tamilnadu
40. Which of the following banks has launched a bond index series in partnership with global index provider FTSE 100?
- 1) IndusInd Bank
 - 2) HDFC Bank
 - 3) SBI
 - 4) PNB
 - 5) Corporation Bank
41. CAD of the first quarter of 2017 – 18 widened to 2.4 percent of gross domestic product as per the RBI report. In this context, CAD means
- 1) Concrete Amount Deficit
 - 2) Capital Account Deficit
 - 3) Current Account Deficit
 - 4) Creative Account Deficit
 - 5) Crash Account Deficit
42. Foreign Institutional Investors (FIIs), Non-Resident Indian (NRIs) and Persons of Indian Origins (PIOs) can invest in primary and secondary capital markets in India through PIS. In this context, PIS stands for...
- 1) Portfolio Investment Scheme
 - 2) Point Investment Scheme
 - 3) Proportional Investment Scheme
 - 4) Pull Investment Scheme
 - 5) Peer Investment Scheme

