

BANK EXAMS

GENERAL AWARENESS

1. On 28th August 2017, who took charge as the new Chairman and Managing Director of SIDBI
 - 1) Urjith Patel
 - 2) T.S. Vijayan
 - 3) Hemant C. Contractor
 - 4) R.S. Sharma
 - 5) Mohammad Mustafa
2. SIDBI stands for
 - 1) Small Industries and Dairy Bank of India
 - 2) Simple Industries Development Bank of India
 - 3) Secondary Industries Development Bank of India
 - 4) Small Industries Development Bank of India
 - 5) Small Industries Deployment Bank of India
3. SIDBI established in
 - 1) 2013
 - 2) 2000
 - 3) 1935
 - 4) 1990
 - 5) 1997
4. The SIDBI head office located at
 - 1) New Delhi
 - 2) Mumbai
 - 3) Kolkata
 - 4) Hyderabad
 - 5) Lucknow
5.is the principal financial institution for the promotion, financing and development of industry in the small scale industries sector in India.
 - 1) Competition Commission of India
 - 2) IRDAI
 - 3) RBI
 - 4) SIDBI
 - 5) TRAI
6. "To facilitate and strengthen credit flow to MSMEs and address both financial and developmental gaps in the MSME eco-system" is the mission of
 - 1) CCI
 - 2) IRDAI
 - 3) RBI
 - 4) TRAI
 - 5) SIDBI
7. To provide soft loan, to MSMEs to meet the required debt–equity ratio for establishment of an MSME as also for pursuing opportunities for growth for existing MSMEs, the Scheme 'SMILE' introduced. In this context, SMILE stands for.....
 - 1) SIDBI Made in India Soft Loan Fund for Micro, Small & Medium Enterprises
 - 2) SIDBI Make in India Strategic Loan Fund for Micro, Small & Medium Enterprises
 - 3) SIDBI Make in Interest Soft Loan Fund for Micro, Small & Medium Enterprises
 - 4) SIDBI Make in India Soft Loan Finding for Micro, Small & Medium Enterprises
 - 5) SIDBI Make in India Soft Loan Fund for Micro, Small & Medium Enterprises

8. Composite loan scheme details given. Locate the wrong option?
- 1) Introduced by Ministry of MSME (Micro, Small & Medium Enterprises)
 - 2) Artisans, village and cottage industries and small industries in tiny sector can take loan under this scheme
 - 3) The loan can be taken by Large scale industries also
 - 4) Loan limit up to 25 Lakhs
 - 5) The loan amount can be used for the development of their tiny units
9. Which of the following bank/ Financial Institute has the highest share holding of 16.73% in SIDBI as on 28th August 2017?
- 1) Bank of Baroda
 - 2) IDBI
 - 3) SBI
 - 4) Bank of India
 - 5) LIC
10. Government of India and SIDBI set up the CGTMSE to facilitate flow of credit to the micro and small enterprises (MSE) sector without the need for collaterals/ third party guarantees. CGTMSE stands for?
- 1) Core Guarantee Fund Trust for Micro and Small Enterprises
 - 2) Credit Guarantee Fund Trust for Micro and Small Enterprises
 - 3) Cash Guarantee Fund Trust for Micro and Small Enterprises
 - 4) Credit Guarantee First Trust for Micro and Small Enterprises
 - 5) None
11. Which loan provided by SIDBI for capital expenditure for expansion, modernization, diversification of small scale industries?
- 1) Small Loan
 - 2) Vendee Development Scheme
 - 3) Vendor Development Scheme
 - 4) Small Development Scheme
 - 5) None of these
12. Which app introduced by SIDBI to ease account information and communication of customers?
- 1) SIDBI CASH
 - 2) SIDBI SMALL
 - 3) SIDBI MITRA
 - 4) SIDBI BUDDY
 - 5) SIDBI ROLL
13. To Facilitate Technology up gradation of Small scale industries in the specified products / sub-sectors by providing 15% capital subsidy for induction of well established and improved technologies, Credit Linked Capital Subsidy Scheme (CLCSS) was introduced by.....
- 1) RBI
 - 2) SBI
 - 3) SEBI
 - 4) NHB
 - 5) SIDBI
14. RBI introduced the coin of Rs.100 denomination to markbirth centenary, the former chief minister of Tamilnadu.
- 1) C. N. Annadurai
 - 2) Ramakrishna Ranga Rao
 - 3) M. G. Ramachandran
 - 4) Tanguturi Prakasam
 - 5) C. Rajagopalachari

15. How much additional capital is needed for Indian banks to satisfy all the banking rules of global Basel III norms, by March 2019 according to Fitch Ratings as per the statement given on 11th September 2017?
- 1) \$ 25 billion 2) \$ 46 billion 3) \$ 65 billion 4) \$ 70 billion
5) \$200 billion
16. Finance Minister Arun Jaitley launched a new Exchange Traded Fund (ETF) under which name comprising shares of 22 companies from 6 sectors of the economy on 4th August 2017?
- 1) Bharat 22 2) NAMO 22 3) ETF 21+1 4) India 22
5) BSENSE 22
17. New ETF Bharat 22 will feature four banking stocks. They are Axis Bank, Bank of Baroda, State bank of India and
- 1) HDFC 2) Dena Bank
3) Corporation Bank 4) Indian Bank
5) United Bank of India
18. Who was appointed as the fund manager of Bharat 22 ETF?
- 1) Reliance Capital Ltd 2) SBI Mutual Fund 3) ICICI Prudential 4) Axis Capital
5) RBI
19. On 4th August 2017, Finance minister said that present law permits us to bring down government equity in Public Sector Banks to.....
- 1) 0% 2) 26% 3) 49% 4) 20%
5) 52%
20. Government of India set a target offor disinvestment in 2017 – 18
- 1) Rs.24,500 crore 2) Rs.72,500 crore
3) Rs.42,500 crore 4) Rs.50,500 crore
5) Rs.5,500 crore
21. An individual or the corporate borrower who despite having the capability to repay money, does not cough up money is termed as.....
- 1) Willful defaulter 2) White defaulter
3) Brown defaulter 4) Sinful defaulter
5) Class defaulter
22. Bharat Financial (formerly SKS Microfinance) on 12th September 2017, signed an exclusivity agreement for a potential merger with ...
- 1) Federal Bank 2) IndusInd Bank
3) YES Bank 4) Kotak Mahindra Bank
5) Axis Bank
23. Habib Bank has been ordered by the US banking regulators to shut down its New York office. Habib Bank has base in which nation?
- 1) Saudi Arabia 2) Bangladesh 3) Pakistan 4) Iran
5) UAE

24. Which public sector bank issued \$400 million bond issue that will have a tenor of 5 years recently?
- 1) SBI
 - 2) Corporation Bank
 - 3) Canara Bank
 - 4) Punjab National Bank
 - 5) Bank of India
25. Punch line of Canara Bank is.....
- 1) Together we can
 - 2) Sarvejana Sukhinobavanthu
 - 3) Faithful Friendly
 - 4) The Banker To Every One
 - 5) Modern, Innovative, Dependable
26. Punjab National Bank with the BSNL has teamed up to roll out open which mobile wallet on 8th September 2017?
- 1) Speed pay
 - 2) Buddy
 - 3) Chillr
 - 4) Payzapp
 - 5) BHIM
27. Punjab National Bank recently introduced a biometric attendance register in the place of the existing system of signing attendance in the attendance register. When the Punjab National Bank opened for business.....
- 1) 12th April 1895
 - 2) 19th February 1943
 - 3) 24th January 1908
 - 4) 19th November 2013
 - 5) 1st July 1955
28. Punch line of Punjab National Bank is.....
- 1) The name you can bank upon
 - 2) Where every individual is committed
 - 3) Where service is a way of life
 - 4) Empowering Women, Empowering India
 - 5) India's Central Bank
29. Who is the founder of Punjab National Bank?
- 1) Mahathma Gandhi
 - 2) Jawaharlal Nehru
 - 3) Lala Lajapathi Rai
 - 4) Bal Gangadhar Tilak
 - 5) Bhagath Singh
30. Digital Wallet 'Pockets' is the complete payment solution launched by
- 1) Andhra Bank
 - 2) HDFC
 - 3) State Bank of India
 - 4) ICICI
 - 5) Axis bank
31. Which entity invested in Flipkart, became one of its largest shareholders?
- 1) BNP Paribas Limited
 - 2) Deustech Bank
 - 3) SoftBank Vision Fund
 - 4) Ali Baba
 - 5) Morgan Stanley
32. Where is the head quarters of Softbank?
- 1) India
 - 2) France
 - 3) Japan
 - 4) Germany
 - 5) USA

33. New Managing Director of Export–Import Bank of India (Exim Bank) is.....
1) B.Sri Ram 2) Vincent Lewis 3) Rasool Mithra 4) David Rasquinha
5) Rakesh Srivatsava
34. Government of India started Export–Import Bank of India (EXIM Bank) in which year to provide medium and long-term loans to exporters and importers from India?
1) 1935 2) 1982 3) 1990 4) 1955
5) 1945
35. On August 14, 2017, which Corporate Social Responsibility (CSR) initiative was launched by SBI to work in the areas of health, education, environment and rural infrastructure?
1) SBI Grass Root Seva 2) SBI Rural Seva
3) SBI Gandhi Seva 4) SBI Dharm Seva
5) SBI Gram Seva
36. Under CSR initiative, SBI will adopt villages each from 10 village panchayats with each village getting around Rs.2.40 crore over the next three years
1) five 2) three 3) four 4) six
5) two
37. India's first banking robot, Laxmi introduced by which bank on 11th November 2016?
1) United bank of India 2) State Bank of India 3) ICICI 4) City Union Bank
5) Indian Bank
38. Which among the following is the minimum rate set by RBI below which banks are not allowed to lend to its customers?
1) Reverse Rate 2) Repo Rate 3) Base Rate 4) Teaser Rate
5) Fixed Bank Rate
39. QR code based bill payments system introduced bythe first power utility to introduce in India?
1) Reliance Power 2) Tata Power 3) Adani Power 4) Torrent Power
5) NTPC Ltd
40. Which private sector lender will waive 12 equated monthly installments (EMIs) on regular repayments of loans of up to Rs.30 lakh under the new scheme Shubh Aarambh Home Loans?
1) ICICI Bank 2) Yes Bank 3) Axis Bank 4) HDFC Bank
5) IndusInd Bank
41. SBI waived chargesfor fund transfer of up to through its IMPS(Immediate Payment Service)to promote small transactions
1) Rs.7,000 2) Rs.2,000 3) Rs.8,000 4) Rs.1,000
5) Rs.10,000

ANSWERS

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

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