

# BANK EXMAS

## GENERAL AWARENESS

1. On 4<sup>th</sup> October 2017, RBI declared its ..... Monetary Policy Statement 2017 – 18.
  - 1) Second Bi-monthly
  - 2) Third Bi-monthly
  - 3) Fifth Bi-monthly
  - 4) First Bi-monthly
  - 5) Fourth Bi-monthly
2. RBI reduced the Statutory Liquidity Ratio (SLR), the portion of deposits held by banks in government securities, by 0.5 % to ..... on 4<sup>th</sup> October 2017.
  - 1) 19.0%
  - 2) 18.5%
  - 3) 19.5%
  - 4) 21.0%
  - 5) 22.0%
3. RBI declared 'as a part of the transition to LCR of 100 percent by 1<sup>st</sup> January 2019, it is proposed to reduce the SLR by 50 basis points'. In this context, LCR stands for .....
  - 1) Liquidity Company Ratio
  - 2) Liability Coverage Ratio
  - 3) Liquidity Coverage Ratio
  - 4) Liquidity Coverage Rotation
  - 5) Limit Coverage Ratio
4. The present 6 members of Monetary Policy Committee (MPC) are Chetan Ghate, Pami Dua, Viral Acharya, Michael Patra, Urjit Patel and.....
  - 1) Subhash Chandra Garg
  - 2) S.Aruna
  - 3) N.S.Viswanathan
  - 4) Arun Jaitley
  - 5) Ravindra Dholakia
5. RBI on 4<sup>th</sup> October 2017, reduced the GDP forecast from 7.3% to .....
  - 1) 7.2%
  - 2) 6.0%
  - 3) 6.7%
  - 4) 5.0%
  - 5) 7.0%
6. After Fourth Bi-monthly Monetary Policy Statement 2017 – 18, Policy Repo Rate unchanged by RBI at .....
  - 1) 6.0%
  - 2) 4.5%
  - 3) 4.0%
  - 4) 4.75%
  - 5) 5.0%
7. Present Reverse Repo Rate is .....
  - 1) 5.75%
  - 2) 6.0%
  - 3) 4.75%
  - 4) 5.00%
  - 5) 5.25%
8. In the Fourth Monetary Policy Statement, RBI retained the Marginal Standing Facility (MSF) at .....
  - 1) 5.0%
  - 2) 6.5%
  - 3) 4.75%
  - 4) 6.25%
  - 5) 5.25%
9. Present Bank Rate is .....
  - 1) 6.25%
  - 2) 6.5%
  - 3) 5.75%
  - 4) 19.5%
  - 5) 4.0%

10. Present CRR (Cash Reserve Ratio) is .....
- 1) 4.0%                      2) 6.25%                      3) 4.75%                      4) 6.50%
- 5) 5.75%
11. Internal Study Group to Review the Working of the Marginal Cost of Funds Based Lending Rate System submitted its report to RBI on 25<sup>th</sup> September 2017. It is headed by.....
- 1) Urjith Patel                      2) Ratan Watal                      3) Ashok Lavasa                      4) Janak Raj
- 5) Sri Krishna
12. RBI constituted "High Level Task Force on Public Credit Registry for India". It is headed by .....
- 1) Sekar Karnam                      2) Vishaka Mulye
- 3) Y. M. Deosthalee                      4) Rashesh Shah
- 5) Sriram Kalyanaraman
13. The Seminar on Agricultural Debt Waiver addressed by Urjith Patel concluded at .....
- 1) New Delhi                      2) Hyderabad                      3) Chennai                      4) Pune
- 5) Mumbai
14. National Institute of Bank Management, the autonomous apex institute established by RBI and banks located at .....
- 1) Mumbai                      2) Delhi                      3) Kolkata                      4) Pune
- 5) Hyderabad
15. RBI published report of the Household Finance Committee headed by .....
- 1) Lily Vadera                      2) Aravind Pangariaya
- 3) Tarun Ramadorai                      4) A K Mathur
- 5) Amitab Kanth
16. On 17<sup>th</sup> October 2017, banks are advised by RBI to pay immediately the interest amount already due to the depositors in GMS 2015. In this context, GMS stands for .....
- 1) Gold Money Scheme                      2) Gold Monetization Store
- 3) Gap Monetization Scheme                      4) Gold Make Scheme
- 5) Gold Monetization Scheme
17. Narendra Modi inaugurated banking services of the Utkarsh Bank. It has head office at .....
- 1) Mumbai                      2) Gandhi Nagar                      3) Chennai                      4) Varanasi
- 5) New Delhi
18. Fitch Ratings estimated Indian Banks will require about ..... billion in additional capital, to meet the Basel III capital adequacy norms by March 2019.
- 1) \$65                      2) \$45                      3) \$10                      4) \$75
- 5) \$55
19. First of its kind for India, which bank will partner with e-commerce firms to provide automated pay-day loan-type credit to customers at the bottom of the digital pyramid?
- 1) ICICI Bank                      2) HDFC Bank                      3) Andhra Bank                      4) Bank of Baroda
- 5) Union Bank of India

20. 'Ready For You. Ready For Tomorrow' is the punch line of which bank ?  
1) HDFC Bank  
2) SBI  
3) ICICI Bank  
4) Tamilnadu Mercantile Bank Ltd  
5) Indian Bank
21. Which bank launched a unique Womens' centric savings bank account, "All Bank Shakti" ?  
1) Andhra Bank  
2) Indian Bank  
3) Allahabad Bank  
4) Bank of Baroda  
5) ICCI Bank
22. 'Har Kadam Aap Ki Saath' is the tag line of .....  
1) Andhra Bank  
2) Bank of India  
3) Allahabad Bank  
4) Citi Bank  
5) ICICI Bank
23. RBI slapped a monetary penalty of Rs.6 crore on Yes Bank and Rs.2 crore on ..... Bank for violating regulation.  
1) SBI  
2) Union Bank of India  
3) IDFC  
4) HDFC  
5) Punjab National Bank
24. India Post Payments Bank (IPPB) new MD and CEO is .....  
1) Suresh N Patel  
2) Kishore Kharath  
3) R. Subramaniakumar  
4) Suresh Sethi  
5) Aditya Puri
25. On 24<sup>th</sup> October 2017, Finance Minister announced ..... for the PSB (Public Sector Bank) recapitalization.  
1) Rs.1.75 lakh crore  
2) Rs.3.11 lakh crore  
3) Rs.2.81 lakh crore  
4) Rs.1.11 lakh crore  
5) Rs.2.11 lakh crore
26. Of the Rs.2.11 lakh crore PSBs recapitalization, ..... would come from recapitalization bond as per the statement given by Finance Minister recently.  
1) Rs.1.85 lakh crore  
2) Rs.1.45 lakh crore  
3) Rs.1.75 lakh crore  
4) Rs.1.20 lakh crore  
5) Rs.1.35 lakh crore
27. Rs.1.35 lakh crore worth of Recap Bonds are used as payment for the shares bought by the ..... to ailing banks in a bid to raise their capitals, as a part of PSB recapitalization.  
1) RBI  
2) World Bank  
3) Government of India  
4) IMF  
5) New Development Bank
28. On 25<sup>th</sup> October 2017, the Government extended the deadline for mandatorily providing Aadhaar details to avail benefits of social schemes. The new extended deadline is .....  
1) 31<sup>st</sup> January 2018  
2) 31<sup>st</sup> March 2019  
3) 28<sup>th</sup> February 2018  
4) 31<sup>st</sup> December 2017  
5) 31<sup>st</sup> March 2018

29. UIDAI order that all banks to open Aadhaar enrolment centres in a stipulated 10 percent of branches, otherwise the bank should pay fine of ..... per uncovered branch.
- 1) Rs.20,000                      2) Rs.10,000                      3) Rs.40,000                      4) Rs.70,000  
5) Rs.80,000
30. Prime Minister Narendra Modi on 10<sup>th</sup> October 2017 approved .... specifically for setting up Aadhaar centres in post offices, a move that will see private contractors phased out from the data collection process.
- 1) Rs.2,000 crore                      2) Rs.2,500 crore                      3) Rs.3,000 crore                      4) Rs.5,000 crore  
5) Rs.1,000 crore
31. "To empower residents of India with a unique identity and a digital platform to authenticate anytime, anywhere" is the vision of UIDAI. UIDAI stands for .....
- 1) United Identification Authority of India  
2) Union Identification Authority of India  
3) Unique Indemnification Authority of India 4) Unique Identification Autonomy of India  
5) Unique Identification Authority of India
32. Present Part-time Chairman of UIDAI is .....
- 1) J.Satyanarayana                      2) N.S.Viswanathan  
3) S.Aruna                      4) P.Padmanabhan  
5) Rajiv Kumar
33. Present CEO of UIDAI is .....
- 1) Dr. Ajay Bhushan Pandey                      2) K.Kishore Seth  
3) Usha Anantha Subramanian                      4) Usha Thorat  
5) Subhash Chandra Garg
34. Headquarters of UIDAI located at .....
- 1) Hyderabad                      2) Mumbai                      3) New Delhi                      4) Kolkata  
5) Pune
35. Aadhaar is a ..... digit individual identification number issued by the Unique Identification Authority of India (UIDAI) on behalf of the Government of India.
- 1) 12                      2) 10                      3) 20                      4) 11  
5) 8
36. Aadhaar tagline is .....
- 1) Mera Aadhaar, Meri Pehchaan                      2) Mera Aadhaar, Mera Sandesh  
3) Your Aadhaar, Your Life                      4) Mera Aadhaar, Pehchaan keliye  
5) Aadhaar, India's Pehchaan
37. Individuals are required to provide Aadhaar number for linking all their bank accounts before .....
- 1) 1<sup>st</sup> December 2017                      2) 31<sup>st</sup> January 2018  
3) 31<sup>st</sup> March 2018                      4) 31<sup>st</sup> December 2017  
5) 1<sup>st</sup> December 2018

38. Aadhaar based e-KYC verification for all mobile phone subscribers must be done by.....
- 1) 6<sup>th</sup> February 2018
  - 2) 31<sup>st</sup> January 2019
  - 3) 31<sup>st</sup> October 2018
  - 4) 31<sup>st</sup> December 2017
  - 5) 1<sup>st</sup> December 2018
39. With effect from ..... those who are eligible for pension under EPS (Employees' Pension Scheme 1995) must provide their Aadhaar number.
- 1) 28<sup>th</sup> February 2018
  - 2) 31<sup>st</sup> January 2019
  - 3) 1<sup>st</sup> February 2017
  - 4) 1<sup>st</sup> January 2017
  - 5) 30<sup>th</sup> September 2018
40. Union government made linking Aadhaar mandatory for the Public Provident Fund (PPF), the National Savings Certificates (NSC) and the KVP issued by Post Offices. In this context, KVP stands for .....
- 1) Kisan Vikas Patra
  - 2) Kisan Vimochan Patra
  - 3) Kiran Vikas Patra
  - 4) Kisan Visista Patra
  - 5) Kisan Vidheya Patra
41. Which bank launched India's first Aadhaar based iris eye scan customer verification and fingerprint operated ATM in Telangana on 15<sup>th</sup> June 2017?
- 1) SBI
  - 2) Syndicate Bank
  - 3) DCB Bank
  - 4) Axis Bank
  - 5) IOB
42. On 7<sup>th</sup> March 2017, India's first biometric-based payment system 'Aadhaar Pay' has been launched by .....
- 1) HDFC
  - 2) Indian Bank
  - 3) Kotak Mahindra Bank
  - 4) ICICI
  - 5) IDFC Bank
43. Aadhaar toll-free helpline number is .....
- 1) 1947
  - 2) 1950
  - 3) 182
  - 4) 180
  - 5) 1512
44. First Aadhaar-Enabled Airport in the country to be .....
- 1) Bangalore Kempegowda International Airport
  - 2) Mumbai Chatrapati Shivaji International Airport
  - 3) New Delhi Indira Gandhi International Airport
  - 4) Kolkata Netaji Subhash Chandra Bose International Airport
  - 5) Nagpur Dr. Babasaheb Ambedkar International Airport

**ANSWERS**

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

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