

BANK EXAMS

GENERAL AWARENESS

1. PCA framework initiated by RBI to monitor certain performance indicators of the banks. In this context, PCA stands for
 - 1) Prompt Corrective Action
 - 2) Punitive Corrective Action
 - 3) Punish Corrective Action
 - 4) Punctual Corrective Action
 - 5) Preference Coercive Action
2. Prompt Corrective Action is triggered by RBI when banks breach certain regulatory requirements like CRAR , ROA and NPA. In this context, CRAR, ROA and NPA stand for
 - 1) Capital to Risk (Weighted) Assets Ratio, Return On Assets and Non-Performing Assets
 - 2) Capital to Risk (Weighted) Assets Ratio, Rotation On Assets and Non-Performing Assets
 - 3) Capital to Risk (Weighted) Assets Ratio, Return On Assets and Notable-Performing Assets
 - 4) Capital to Random (Weighted) Assets Ratio, Return On Assets and Non-Performing Assets
 - 5) Capital to Risk (Weighted) Assets Ratio, Ruin Of Assets and Non-Performing Assets
3. On 20th December 2017, RBI puts Bank of India under Prompt Corrective Action. Who is the present MD & CEO of Bank of India?
 - 1) Rajanish Kumar
 - 2) Usha Ananthasubramanian
 - 3) Aditya Puri
 - 4) M.K. Sharma
 - 5) Dinabandhu Mohapatra
4. The Non-Executive Chairman of Bank of India is
 - 1) Ravi Venkatesan
 - 2) Ashwani Kumar
 - 3) T.C. Venkat Subramanian
 - 4) T.C.A. Ranganathan
 - 5) G. Padmanabhan
5. Which among the following bank so far not cover under Prompt Corrective Action by 20th December 2017?
 - 1) IDBI
 - 2) UCO bank
 - 3) State Bank of India
 - 4) Dena Bank
 - 5) Central Bank of India
6. On 22nd December 2017, Loksabha was informed by Shiv Pratap Shukla that'the amount lost on account of frauds during 2016 – 17 was Rs.16,789 crore' in banks and select financial institutions. In this context, who is Shiv Pratap Shukla?
 - 1) Chairman, SEBI
 - 2) Chairman, Economic Advisory Council to the Prime Minister
 - 3) Finance Secretary
 - 4) Deputy Governor, RBI
 - 5) Union Minister of State for Finance

7. By the end of September 2017, as government informed Loksabha, the Gross Non-Performing Assets (NPAs) of banks crossed
- 1) Rs.6.50 lakh crore
 - 2) Rs.8.50 lakh crore
 - 3) Rs.9.50 lakh crore
 - 4) Rs.5.50 lakh crore
 - 5) Rs.10.50 lakh crore
8. HDFC Bank's Artificial Intelligence (AI)-based chatbot is
- 1) Inka
 - 2) Laxmi100
 - 3) Eva
 - 4) Trail
 - 5) GoogBot
9. Shashi Arora stepped down as the CEO and Managing Director of after controversy over Aadhaar e-KYC
- 1) India Post Payment Bank
 - 2) Vodafone M-Pesa
 - 3) FINO PayTech
 - 4) Airtel Payments Bank
 - 5) Paytm Payment Bank
10. CCEA (Cabinet Committee on Economic Affairs) SCBTS scheme of Rs.1300 crore for Capacity Building in
- 1) Leather Sector
 - 2) Information Technology
 - 3) Textile Sector
 - 4) Jute Industry
 - 5) Coal Sector
11. Cabinet Committee of Economic Affairs (CCEA) headed by
- 1) Finance Minister
 - 2) Governor, RBI
 - 3) Prime minister of India
 - 4) Minister of State for Finance
 - 5) Minister of Corporate Affairs
12. SEBI raised the investment limit for FPIs in central government securities. The term FPI stands for
- 1) First Portfolio Investors
 - 2) Front Portfolio Investors
 - 3) Foreign Position Investors
 - 4) Foreign Portfolio Investors
 - 5) Folio Portfolio Investors
13. World Bank committed \$125 million loan to India for the STRIVE scheme. STRIVE stands for
- 1) Skills Suggestion for Industrial Value Enhancement
 - 2) Skills Strengthening for Industrial Vote Enhancement
 - 3) Skills Strengthening for Industrial Value Enhancement
 - 4) Skills Strengthening for Initiation Value Enhancement
 - 5) Skills Store for Industrial Value Enhancement
14. Which Bank announced signing MOU with Sahaj e-Village for extending its banking service in remote areas through Business Correspondent Agent (BC) model?
- 1) Karnataka Bank
 - 2) Kotak Mahindra Bank
 - 3) AU Small Finance Bank
 - 4) Bank of Baroda
 - 5) Equitas Small Finance Bank

15. RBI imposed a penalty of Rs.5 crore on for non-compliance with its directions on 'Cheque Purchase or Discounting, Bill Discounting, and KYC' norms on 12th December 2017?
- 1) SBI
 - 2) Union Bank of India
 - 3) Syndicate Bank
 - 4) Bank of India
 - 5) Kotak Mahindra Bank
16. HDFC Realty and HDFC Developers acquired by for Rs.357 crore
- 1) UBER
 - 2) Paytm
 - 3) Quikr
 - 4) OLA
 - 5) Amazon
17. Finance Minister on 7th December 2017 said that FDRI Bill protects the rights of depositors of the banks. In this context, FRDI Bill stands for
- 1) Financial Resolution and Deposit Insurance Bill
 - 2) Financial Revolution and Deposit Insurance Bill
 - 3) Financial Resolution and Deposit Investigation Bill
 - 4) Fund Resolution and Deposit Insurance Bill
 - 5) Financial Reduction and Deposit Insurance Bill
18. Bhavantar Bhugtan Yojana (Price deficit financing scheme) launched by which state?
- 1) Uttar Pradesh
 - 2) Madhya Pradesh
 - 3) Bihar
 - 4) Arunachal Pradesh
 - 5) Goa
19. In Bhavantar Bhugtan Yojana, Madhya Pradesh government would pay the farmers the difference between modal rate (the average prices in major mandis) and the MSP for the kharif crops if the latter prices could not be fetched by them. In this context, MSP stands for
- 1) Minimum Slow Price
 - 2) Model Support Price
 - 3) Minimum Standard Price
 - 4) Minimum Support Price
 - 5) Maximum Support Price
20. National Investment and Infrastructure Fund (NIIF) inks pact worth with Abu Dhabi Investment Authority
- 1) \$2 billion
 - 2) \$1.5 billion
 - 3) \$3 billion
 - 4) \$1 billion
 - 5) \$1 million
21. NIIF is a fund created by the Government of India for enhancing infrastructure financing in the country. Present CEO of NIIF is.....?
- 1) Rajiv Dhar
 - 2) Srinivas Jain
 - 3) Subramanayam Amara
 - 4) Sujoy Bose
 - 5) Saurabh Jain
22. USA central bank raised the bench mark interest rate to 1.25 % – 1.5 % recently. Present chair person of the US Federal Reserve is.....
- 1) Janet Yellen
 - 2) Jim-Yong-Kim
 - 3) Christine Lagarde
 - 4) Suma Chakrabarti
 - 5) Werner Hoyer

32. Which committee in 1991 recommended that the actual numbers of public sector banks need to be reduced?
- 1) Y.V. Reddy
2) Raja Chelliah
3) M. Narasimham
4) Bimal Jalan
5) Manmohan Singh
33. In 2014, which committee suggested that government either merge or privatize state-owned banks?
- 1) Chidambaram
2) Rangarajan
3) Usha Thorat
4) P.J. Nayak
5) Syamala Gopinath
34. Which Bank merged with Kotak Mahindra Bank in 2014?
- 1) ICICI Bank
2) Axis Bank
3) ING Vysya
4) Indus Ind Bank
5) Karnataka Bank Limited
35. In 2010, which Associate of SBI merged with SBI?
- 1) State Bank of Hyderabad
2) State Bank of Mysore
3) State Bank of Patiala
4) State Bank of Indore
5) State Bank of Bikaner and Jaipur
36. State Bank of Saurashtra merged with which Bank in 2008?
- 1) Bank of Baroda
2) Bank of Saurashtra
3) ICICI Bank
4) SBI
5) Union Bank of India
37. RBI has discretionary powers to approve the voluntary amalgamation of two banking companies under the provisions of of the Banking Regulation Act, 1949.
- 1) Section 32A
2) Section 14A
3) Section 44A
4) Section 34A
5) Section 4A
38. Bank of Maduhra Limited merged with
- 1) HDFC bank
2) ICICI
3) Andhra Bank
4) Bank of Baroda
5) Axis Bank
39. Which bank merged with Oriental Bank of Commerce in 2004?
- 1) Bank of Calcutta
2) Bank of Rajasthan
3) Global Trust Bank Limited
4) Bank of Upper Shimla
5) Bank of Maharashtra

ANSWERS

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

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