

BANKING **AWARENESS**



QUIZ FEBRUARY **2020**



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1. The Bombay Stock Exchange (BSE) has signed a licensing agreement with which of the following global exchanges?

A. **Intercontinental Exchange (ICE) Futures Europe**

B. NASDAQ

C. Tokyo Stock Exchange

D. Euronext Stock Exchange

2. The Government of India and the Government of Maharashtra has signed a _____ loan agreement with the World Bank.

A. USD 250 million

B. USD 240 million

C. **USD 210 million**

D. USD 200 million

3. RBI has bought _____ crore of long-term securities in fourth special open market operation and has sold Rs 2950 crore of short term bonds.

A. Rs 8000

B. Rs 5000

C. Rs 12000

D. **Rs 10,000**

4. Who among the following has been appointed as the managing director and chief executive officer (MD & CEO) of Bank of India?

A. Sanjiv Chadha

B. Lingam VenkatPrabhakar

C. **Atanu Kumar Das**

D. Mahender Kumar Garg

5. Country's largest private sector bank, ICICI bank has launched a Cardless cash withdrawal facility from its ATMs with a per-day transaction limit of _____.

A. Rs. 5,000

B. Rs. 10,000

C. Rs. 15,000

D. **Rs. 20,000**

6. What does M stand for in the recently launched 'MANI' app by RBI?

A. Money

B. **Mobile**

C. Merchant

D. Members

7. For which urban cooperative bank account holders the Reserve Bank of India (RBI) has restrict the cash withdrawals up to Rs. 35,000?

A. ApnaSahakari Co-Op Bank Ltd

B. Ahmedabad Mercantile Co-Op Bank

C. **Sri Guru RaghavendraSahakara Bank**

D. NutanNagarikSahakari Bank



8. Which public sector bank has announced the 'Residential Builder Finance with Buyer Guarantee' (RBBG) scheme?

- A. Bank of Baroda
- B. Bank of India
- C. State Bank of India**
- D. Punjab National Bank

9. Karnataka VikasGrameena Bank (KVGB) signed a memorandum of understanding with which private company on solar lightening and livelihood solutions?

- A. Deepa Solar Systems Pvt. Ltd
- B. Vikram Solar Pvt. Ltd
- C. Loom Solar Pvt. Ltd
- D. SELCO Solar Light Pvt. Ltd**

10. Finance Minister has launched which app for online auction of assets attached by banks?

- A. eSell
- B. eBaich
- C. eBkray**
- D. eBay

11. Which Bank has launch OTP-based ATM cash withdrawal from January 1, 2020?

- A. State Bank of India**
- B. Punjab National Bank

- C. Dena Bank
- D. Syndicate Bank

12. Federal Bank has partnered with online real estate platform _____ for listing and e-auctioning of immovable properties repossessed by the bank in recovery proceedings.

- A. Brigade Enterprises Ltd
- B. DLF Ltd
- C. Housing Development and Infrastructure Ltd (HDIL)
- D. Magic Brick**

13. What is the amount Asian Infrastructure Investment Bank (AIIB) has announced for irrigation and solar energy projects in India?

- A. 210 million**
- B. 150 million
- C. 200 million
- D. 500 million

14. Which state-owned bank will get fresh capital of Rs. 2,153 crores from the Central government?

- A. Union Bank
- B. United Bank of India
- C. Allahabad Bank**
- D. Punjab National Bank



15. The Reserve Bank of India (RBI) has increased the limits imposed on peer-to-peer lenders to _____.

- A. 10 lakh
- B. 20 Lakh
- C. 30 lakh
- D. 50 lakh**

16. The fund transfers through the NEFT system occur in how many batches?

- A. 6
- B. 12
- C. 16
- D. 23**

17. Nippon which acquires additional 21.54% stake in Reliance Nippon Life Asset Management is a company of which country?

- A. China
- B. Russia
- C. USA
- D. Japan**

18. RBI rejects merger of which two banks?

- A. Yes Bank and IndiaBulls
- B. Laxmi Vilas Bank and IndiaBulls**
- C. Yes Bank and Dhanlaxmi Bank

D. Dhanlaxmi Bank and Edelweiss Broking Limited

19. Bank of Baroda partnered with which state government to provide MSME loans?

- A. Maharashtra
- B. Andhra Pradesh
- C. Telangana
- D. Gujarat**

20. What does P stand for in STP?

- A. Powered TM
- B. Processing**
- C. Premier
- D. Partnership

21. Certificate of Deposit (CD) is issued by _____.

- A. Reserve Bank of India
- B. NABARD
- C. Scheduled commercial banks**
- D. Private organizations

22. What is the maximum FDI limit in the Small finance Banks?

- A. 35%
- B. 51%



C. 100%

D. 74%

23. APA gives certainty to taxpayers reduces disputes and enhances tax revenues. What does 'P' denote in 'APA'?

A. Personal

B. Pricing

C. Payment

D. Public

24. As per the RBI guidelines, which among the following categories of loans could NOT be priced without reference to Base Rate?

A. DRI advances

B. Loans to retired bank employees

C. Education Loan

D. Loans to banks' depositors against the collateral property

25. Reserve Bank of India (RBI) extended timings for customer transactions in the Real Time Gross Settlement (RTGS). In India RTGS was started in_____.

A. May 2005

B. March 2004

C. June 2006

D. August 2005

26. The Reserve Bank of India has advised SCBs to appoint Internal Ombudsman under the section 35A of _____.

A. Banking Companies Act 1970

B. Banking Ombudsman Act 2006

C. Reserve Bank of India Act 1934

D. Banking Regulation Act 1949

27. Which among the following account type has the maximum interest rate compared to others?

A. Savings Bank Account

B. Current Deposit Account

C. Recurring Deposit Account

D. Fixed Deposit Account

28. As per the guidelines of RBI, Regional Rural Banks have a target of _____ percentage of their outstanding advances for priority sector lending.

A. 75%

B. 40%

C. 60%

D. 80%

29. Which among the following deposits allows the depositor to withdraw funds from the account without notice?

A. Time deposit



B. Term deposit

C. Fixed deposit

D. Demand deposit

30. Where are the headquarters of WTO located?

A. Switzerland

B. France

C. Denmark

D. Estonia

31. Who is the Chairman of the 15th Finance Commission of India?

A. Ramesh Chand

B. Ashok Lahiri

C. N.K. Singh

D. Anoop Singh

32. Which of the following has organized the Startup India Global Venture Capital Summit?

A. Department for Promotion of Industry and Internal Trade

B. Government of Goa

C. Government of Punjab

D. A & B

33. Who is elected as the President of the Asian Development Bank (ADB)?

A. Takehiko Nakao

B. JinLiqun

C. TedrosAdhanom

D. MasatsuguAsakawa

34. Account opened under PMJDY 1 was eligible for general accidental insurance cover for Rs. _____.

A. 30000

B. 1 Lakh

C. 50000

D. 5000 TM

35. In which of the following custody the Foreign Exchange Reserves are kept in India?

A. EXIM bank

B. Ministry of Finance

C. Reserve bank of India

D. Selected public sector banks

36. Which of the following is the short name of highest authority in India for Indirect Taxes?

A. CBEC

B. CBED

C. CBDT

D. CBIT



37. Which of the following is a qualitative tool of monetary policy?

- A. Bank Rate
- B. Credit Selling
- C. Credit rationing**
- D. Cash Reserve Ratio

38. _____ is the largest producer of rubber in India.

- A. Chennai
- B. Andhra Pradesh
- C. Himachal Pradesh
- D. Kerala**

39. At present, what is the share of Government of India in NABARD?

- A. 50%
- B. 51%
- C. 75%
- D. 100%**

40. Which state has topped in the overall performance among the large states category as per the 1st edition of School Education Quality Index (SEQI) 2019 by National Institution for Transforming India (NITI) Aayog?

- A. Sikkim
- B. Maharashtra
- C. Kerala**

D. Rajasthan

41. Foreign Exchange Regulation Act (FERA) in 1947 was subsequently replaced by Foreign Exchange Regulation Act, _____.

- A. 1978
- B. 1950
- C. 1984
- D. 1973**

42. Which country is the world's largest consumer of almonds?

- A. China
- B. Spain
- C. United State**
- D. Vietnam

43. "Pure Banking Nothing Else" is a tagline of which Bank?

- A. ICICI Bank
- B. UTI Bank
- C. SBI Bank**
- D. HDFC Bank

44. Disinvestment means-

- A. To reduce the government shares in the private sector.
- B. To reduce government share in the FDI.



C. To reduce government share in Market.

D. To reduce the government shares in the public sector.

45. Economic planning is an important feature of _____.

A. Mixed Economy

B. Socialist Economy

C. Dual Economy

D. Capitalist Economy

46. The first attempt to calculate National Income of India was made by _____ in 1867 -68.

A. AGopal Krishna Gokhale

B. Justice Ranade

C. DadabhaiNaroji

D. P.C. Mahalanobis

47. The NOTA option first used in the election of which year?

A. 2006

B. 2008

C. 2012

D. 2013

48. What does MIGS stands for?

A. Minimum Income Group Scheme

B. Middle Income Group Scheme

C. Middle Incentive Group Scheme

D. Minimum Incentive Group Scheme

49. What is an Open Market Operation?

A. It is release of funds by RBI in Open Market

B. It is standby facility to banks by RBI for infusion of liquidity

C. It is buying or selling of government bonds in the open market by Central Bank to inject or suck liquidity from the system

D. All of the above

50. What is the full form of SECC?

A. Socio Economic Class Survey

B. Socio Economic Caste Service

C. Social Earning Class Survey

D. Socio Economic Caste Census

51. Airtel Payment Bank has announced that customers will now be able to use the National Electronic Funds Transfer (NEFT). Which of the following function is not performed by Payment Banks?

A. These banks can make payments

B. These banks can take deposits

C. They provide Internet banking

D. These banks issue credit cards



52. Amounting to how many Rupees and above The Reserve Bank of India has directed large cooperative banks to report all exposures the CRILC?

- A. 2 crore Rupees
- B. 4 crore Rupees
- C. 6 crore Rupees
- D. 5 crore Rupees**

53. When NITI Aayog was formed?

- A. 2016
- B. 2014
- C. 2013
- D. 2015**

54. Which state government has signed the 1st tripartite Memorandum of Agreement with the department of fisheries and NABARD for implementation of Fisheries and Aquaculture Development Fund?

- A. Assam
- B. West Bengal
- C. Tamil Nadu**
- D. Kerala

55. Which country's Financial Services Authority has signed a memorandum of understanding with Securities and Exchange Board of India for mutual cooperation and technical assistance recently?

- A. Mongolia Financial Services Authority
- B. Uzbekistan Financial Services Authority
- C. Astana Financial Services Authority**
- D. Kazakhstan Financial Services Authority

56. Who is the President of the Asian Infrastructure Investment Bank?

- A. Christine Lagarde
- B. David Malpass
- C. JinLiqun**
- D. Angela Merkel

57. Who among the following is the Chairman of National Bank for Agriculture and Rural Development (NABARD), recently whose tenure is extended by six months?

- A. T.Venkatakrishna
- B. ArindomDatta
- C. Harsh Kumar Bhanwala**
- D. Deepak Singhal

58. What is the name of the Project launched by government of India to provide internet facility to all villages with an objective to promote Digital India?

- A. IndiaNet
- B. BharatNet**
- C. NationNet
- D. ConnectNet



59. The World Bank Group is an extended family of _____ international organizations.

- A. Six
- B. Five**
- C. Ten
- D. Nine

60. Bank of the Republic is the central bank of which of the following country?

- A. Nigeria
- B. Columbia**
- C. America
- D. Fiji

61. In a/an _____ market, the seller sells his goods to the highest bidder.

- A. Black Market
- B. Knowledge Market
- C. Financial Market
- D. Auction Market**

62. Which among the following would help Cooperative banks to get Core Banking Access?

- A. RBI
- B. NABARD**
- C. SEBI

D. SIDBI

63. What is the maximum limit of Foreign Direct Investment in White Label ATMs?

- A. 49%
- B. 86%
- C. 100%**
- D. 70%

64. Commercial Paper can be issued in the minimum denominations of _____ rupees.

- A. 1 Lakh
- B. 2 Lakh
- C. 3 Lakh
- D. 5 Lakh**

65. RBI has proposed Rs _____ crore minimum capital for small banks under 'on tap' licence regime.

- A. 100
- B. 200**
- C. 300
- D. 400

66. Reserve Bank of India (RBI), recently reduced the risk weight requirement for consumer loans to _____ per cent, from previous 125 per cent.

- A. 75



- B. 90
- C. 100**
- D. 110

67. The type of fund that invests exclusively in government securities is known as _____.

- A. Index Fund
- B. Gilt Fund**
- C. Specific Fund
- D. Liquid Fund

68. We can transfer funds using your BHIM SBI Pay app to your friend/relative by knowing only their _____.

- A. Virtual Payment Application
- B. Versatile Payment Address
- C. Virtual Payback Address
- D. Virtual Payment Address**

69. What is the maximum amount of loan to be given in Kishore Category of MUDRA Bank?

- A. 50000
- B. 10 Lakh
- C. 5 Lakh**
- D. 15 Lakh

70. _____ has introduced to regulate the financial sectors for ensuring better

efficiency as well as for avoiding conflicts due to overlapping of functions.

- A. RBI
- B. FRDI
- C. FSDC**
- D. FIEO

71. As per the RBI's notification, the bank should have to reverse failed transactions within a maximum of _____ days of failed transactions.

- A. T + 3
- B. T + 4 TM
- C. T + 2
- D. T + 5**

72. Recently, Bank of Baroda launched Centralised Processing hubs at _____ for farmers.

- A. Bengaluru
- B. Chennai
- C. Hyderabad**
- D. Mumbai

73. _____ is a negotiable financial instrument issued by a bank to represent a foreign company's publicly traded securities.

- A. Promissory notes
- B. Depository Receipt**



- C. Bills of Exchange
- D. Participatory Notes

74. Mumbai is the Headquarters of which of the following Banks?

- A. Federal Bank
- B. Syndicate Bank
- C. RBL Bank**
- D. Punjab National Bank

75. The applications of SFB were analyzed and evaluated by an External Advisory Committee. The EAC for Small Finance Banks was chaired by _____

- A. Nachiket Mor
- B. Usha Thorat**
- C. Balachandran
- D. Deepak Pathak

76. A SWIFT code is an international bank code that identifies particular banks worldwide. In Swift Code, 5 th & 6 th digits denote

- A. Country Code**
- B. Bank Code
- C. Location Code
- D. Branch Code

77. The Insurance Ombudsman shall pass an award within a period of _____ months from the receipt of the complaint.

- A. 12
- B. 3**
- C. 2
- D. 9

78. RBI, recently approved reappointment of Shyam Srinivasan as CEO of _____.

- A. Lakshmi Vilas Bank
- B. RBL Bank
- C. Yes Bank
- D. Federal Bank**

79. _____ is set to invest in 6 projects with 1.09 billion USD in the countries of Association with Southeast Asian Nations (ASEAN).

- A. ADB
- B. NDB
- C. IMF
- D. AIIB**

80. Which of the following committees recommended to allowing private sector companies to promote insurance in the country?

- A. Raghavan Committee
- B. R N Malhotra Committee**



- C. P R Khanna Committee
- D. D R Mehta Committee

81. _____ is a monetary policy intervention by the RBI to withdraw excess liquidity by selling government securities in the economy.

- A. Market Development Assistance Scheme
- B. Market Intervention Scheme
- C. Market Segmentation Scheme
- D. Market Stabilization Scheme**

82. The Central and the State Governments should maintain a minimum balance of _____ crore as on daily with RBI.

- A. 100 Crore
- B. 5 Crore
- C. 25 Crore
- D. 10 Crore**

83. Which among the following services cannot be provided through Micro ATMs?

- A. Balance Enquiry
- B. Funds Transfer
- C. Cash Withdrawal
- D. Lending Loans**

84. _____ accounts are held by a third-party bank, other than both banks that are doing the transactions.

A. Loro Account

- B. VOSTRO Account
- C. NOSTRO Account
- D. NRI Account

85. RuPay is India's indigenous card scheme created by which of the following organizations?

- A. NACH
- B. NHB
- C. NPCI**
- D. RBI

TM

86. Which among the following is the tagline of Syndicate Bank?

- A. India's International Bank
- B. Prosperity for all
- C. Together We can
- D. Faithful and Friendly**

87. NABARD was established based on the recommendations of which of the following committee?

- A. Sreedharan Committee
- B. Vohra Committee
- C. P K Sinha Committee
- D. B Sivaraman Committee**



88. Which among the following has launched 'Bharosa' savings account services recently?

- A. Paytm Payments Bank
- B. ESAF Small Finance Bank
- C. Airtel Payments Bank**
- D. Jio Payments Bank

89. The Bankruptcy Code (Amendment) Bill, 2019 has set _____ day deadline for rescuing companies in distress to fast track cleaning up of bad assets.

- A. 330**
- B. 270
- C. 364
- D. 180

90. UPR is the total annual premium less than the amount earned. What is the full form of UPR?

- A. Uniform Premium Research
- B. Uninsured Premium Reserve
- C. Unearned Premium Reserve**
- D. Unearned Premium Requirement

91. Call money is related to:

- A. Share Market**
- B. Government Securities
- C. Banks Deposit

D. None of these

92. What is the full form of NSDL?

- A. National Source Depository Limited
- B. National Securities Depository Limited**
- C. National Sample Depository Limited
- D. None of these

93. NAMA word is related to which organization?

- A. World Trade Organisation**
- B. UNCTAD TM
- C. International Monetary Fund
- D. None of these

94. What is 'first A' stands for in DTAA (a tax law)?

- A. Avoidance**
- B. Average
- C. Audit
- D. Asset

95. Which of the following organizations releases the "World Economic Outlook" Report?

- A. Asian Development Bank
- B. World Bank



C. International Monetary Fund

D. None of these

96. What is the full form of REER?

A. Real Earning Emergent Ratio

B. Real Effective Exchange Rate

C. Real Elective Effective Ratio

D. None of these

97. What does PMLA stands for?

A. Primary Money Launching Authority

B. Promoting Money Laundering Act

C. Preventing Money Launching Act

D. None of these

98. Where is the headquarters of CARE (Credit Analysis & Research Ltd.)?

A. Gurugram

B. Mumbai

C. Chennai

D. None of these

B

99. The cooperative movement in which of the following fields has achieved a great visible success in India?

A. Banking sector

B. Textile sector

C. Cotton production

D. None of these

100. In which year did second phase of nationalization of banks took place?

A. 1969

B. 1980

C. 1984

D. None of these

101. As per the Economic Survey 2019-20 reports, India needs to spend about how much amount to achieve GDP of USD 5 trillion by 2024-25?

A. USD 1.9 billion

B. USD 2.2 trillion

C. USD 1.0 billion

D. USD 1.4 trillion

102. Which country was the largest trading partner of India in 2019-20?

A. Iraq

B. Germany

C. United States

D. France



103. What is the estimated GDP growth for Indian economy in 2019-20 fiscal as per the First Advance Estimate of CSO?

- A. 4.9%
- B. 5%**
- C. 6.1%
- D. 5.8%

104. India has been ranked third globally, in terms of the number of new firms created in the year 2018 by the World Bank. How many new firms were created in 2018 as compared to 70 thousand new firms in 2014?

- A. 1.70 lakh
- B. 1.55 lakh
- C. 1.91 lakh
- D. 1.24 lakh**

105. The Forest and tree cover in India has increased drastically and accounts for _____ percent of the total geographical area of the country.

- A. 24.56 %**
- B. 12.77%
- C. 32.15%
- D. 21.12%

106. How much amount has been projected to be invested by the government in the

infrastructure sector over a period of five years spanning 2020-2025?

- A. Rs 200 lakh crore
- B. Rs 155 lakh crore
- C. Rs 102 lakh crore**
- D. Rs 271 lakh crore

107. As per the data, 3.39 crore children and 87.18 lakh pregnant women from _____ districts have been vaccinated under the Mission Indradhanush till date

- A. 514
- B. 680**
- C. 702
- D. 410

108. As per the report, service sector accounts for approx what percent of the total size of the economy?

- A. 35%
- B. 40%
- C. 55%**
- D. 60%

109. Which country was the largest source of Import for India in the year 2019-20?

- A. UAE
- B. Japan
- C. Singapore



D. China

110. The Department of Drinking Water and Sanitation (DDWS), has launched a document on the 'Rural Sanitation Strategy' to focus on increasing access to solid and liquid waste management. The document has been launched for a period of how many years?

- A. 10 years**
- B. 5 years
- C. 7 years
- D. 15 years

111. Which bank was placed under the Prompt Corrective Action (PCA) Framework by Reserve Bank of India (RBI) due to reasons like high net NPA (Non-Performing Assets)?

- A. Yes Bank
- B. Dhanlaxmi Bank
- C. Lakshmi Vilas Bank (LVB)**
- D. City Union Bank (CUB)

112. Which country's Central bank has released three coins (100, 1000 and 2500 denomination) bearing the Sikh symbol to commemorate the 550th Birth Anniversary of Guru Nanak Dev?

- A. Bhutan
- B. Bangladesh
- C. Nepal**

D. Sri Lanka

113. What is the term money?

- A. Refers to the borrowing or lending of funds for 1 day.
- B. Refers to borrowing and lending of funds for a period of more than 14 days.**
- C. Refers to the borrowing and lending of funds for 2-14 days.
- D. It is lent or borrowed for one day or on an overnight basis.

114. Which of the following is not a method of measuring national income?

- A. Investment Method**
- B. Product Method
- C. Income Method
- D. Expenditure Method

115. Which of the following is related to the Money Market?

- A. Commercial Money
- B. Treasury Bills**
- C. Cheque
- D. Shares

116. Which two countries have signed agreement worth Rs. 2,400 crore to boost



trade ties in the field of rubber, construction material, food and beverages, logistics?

A. India and Indonesia

B. Thailand and India

C. Philippines and India

D. India and Vietnam

117. Which of the following products/articles hold maximum weight-age in WPI?

A. Primary articles

B. Fuel items

C. Manufactured items

D. All of the above

118. Which of the following instrument is defined under the Negotiable Instrument Act?

A. Cheque

B. Draft

C. Promissory Note

D. All of the above.

119. SEBI act 1992 empowers SEBI with _____ power.

A. Constitutional Power

B. Statutory Power

C. Non Statutory Power

D. All of the above

120. National Bank for Agriculture and Rural Development (NABARD) was established in?

A. 1980

B. 1981

C. 1982

D. 1983

121. Which of the following public sector banks has signed a pact with Credit Analysis and Research Limited (CARE) for accessing credit qualities of small and Medium Enterprises (SME)?

A. Punjab National Bank

B. Bank of Baroda

C. Union Bank of India

D. Indian Bank

122. The Bombay Stock Exchange (BSE) has signed a licensing agreement with which of the following global exchanges?

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- A. Rs 8000
- B. Rs 5000
- C. Rs 12000
- D. Rs 10 000**

125. Who among the following has been appointed as the managing director and chief executive officer (MD & CEO) of Canara Bank?

- A. Sanjiv Chadha
- B. Lingam VenkatPrabhakar**
- C. Atanu Kumar Das
- D. Mahender Kumar Garg

126. Who among the following has been appointed as the managing director and chief executive officer (MD & CEO) of Bank of India?

- A. Sanjiv Chadha

B. Lingam VenkatPrabhakar

C. Atanu Kumar Das

D. Mahender Kumar Garg

127. The Bharat Bond ETF Maturity period is _____.

- A. 6 months and one year
- B. 2 years and 10 years
- C. 3 years and 10 years**
- D. 5 years and 10 years

128. To provide doorstep banking services, the South-Central Zone of the Indian Railways has signed a MoU with which of the following banks?

- A. Bank of India
- B. State Bank of India**
- C. Bank of Baroda
- D. Punjab National Bank

129. Which Railway Zone of the Indian Railways has signed a Memorandum of Understanding (MoU) with State Bank of India (SBI) for 'doorstep banking'?

- A. Central Railway
- B. Northern Railway
- C. North Eastern Railway
- D. South Central Railway (SCR) zone**



130. For which urban cooperative bank account holders the Reserve Bank of India (RBI) has restricted the cash withdrawals up to Rs. 35,000?

- A. ApnaSahakari Co-Op Bank Ltd
- B. Ahmedabad Mercantile Co-Op Bank
- C. Sri Guru RaghavendraSahakara Bank**
- D. NutanNagarikSahakari Bank

131. Who among the following has been appointed as the fourth deputy governor of the Reserve Bank of India?

- A. Rabi N. Mishra
- B. Michael Patra**
- C. Deepak Kumar Mohanty
- D. M. Rajeshwar Rao

132. Who among the following has acquired DHFL General Insurance for around Rs 100 crore?

- A. Kapil Wadhawan
- B. Sachin Bansal**
- C. Vijay Shekhar Sharma
- D. Ritesh Agarwal

133. The SWIFT international payment network is one of the largest financial messaging systems in the world of USA, as equivalent to that CIPS is of which country?

- A. Russia

B. China

- C. Japan
- D. France

134. What is the full form of CIRP?

- A. Central Insolvency Resolution Process
- B. Credit Insolvency Resolution Process
- C. Company Insolvency Resolution Process
- D. Corporate Insolvency Resolution Process**

135. The nationwide campaign, 'Team Cashless India' to accelerate the acceptance and adoption of digital payments in India has been initiated by which company?

- A. Visa
- B. Mastercard**
- C. Paytm
- D. Google Pay

136. Which of the following services cannot be availed through AEPS?

- A. Balance Enquiry
- B. Cash Withdrawal
- C. Overdraft**
- D. Cash Deposit

137. As per the RBI's guidelines for 'on-tap' licensing of small finance banks, what is the



minimum experience required (in years) for any resident individuals/professionals, singly or jointly, to set up SFBs?

- A. 2 years
- B. 5 years
- C. 7 years
- D. 10 years**

138. State Bank of India (SBI) has signed a loan agreement worth of _____ with KFW (Kreditanstalt für Wiederaufbau) German development bank for establishing an energy-efficient housing program in India.

- A. USD 277 million**
- B. USD 370 million
- C. USD 497 million
- D. USD 377 million

139. Which financial company has launched India's first corporate bond exchange-traded fund (ETF), called the Bharat Bond ETF?

- A. Edelweiss Asset Management Company (AMC)**
- B. Mahindra & Mahindra Financial Services Limited
- C. Muthoot Finance Ltd
- D. HDB Financial Services

140. From December 16, 2019 NEFT transaction can be made 24x7. These transactions after the

usual banking hours are set to be automated initiated using STP. What does 'S' stand for in STP?

- A. Settlement
- B. Straight**
- C. Security
- D. System

141. Who is the current Chief Economic Adviser in the Ministry of Finance?

- A. Anurag Singh Thakur
- B. Vipul Bansal
- C. Krishnamurthy V. Subramanian**
- D. Anil Yadav

142. The first Economic Survey of India was presented in which financial year?

- A. 1950-51**
- B. 1962-63
- C. 1947-48
- D. 1955-56

143. India aspires to become USD 5 trillion economies by which fiscal year?

- A. 2025-26
- B. 2024-25**
- C. 2022-23
- D. 2023-24



144. What was the rank of India in the World Bank's Ease of Doing Business Rankings 2019?

- A. 112
- B. 142
- C. 79**
- D. 65

145. The Year 2019 marked _____ years of Nationalization of Banks in India

- A. 100
- B. 25
- C. 75
- D. 50**

146. As per the survey report, the growth rate of the global economy has been estimated at all-time low at _____

- A. 2.1%
- B. 2.9%**
- C. 2.5%
- D. 2.7%

147. The Economic Survey report 2019-20 states that the Logistics industry in India is expected to touch USD 215 billion by which year?

- A. 2020**
- B. 2022

C 2021

D. 2023

148. The rank of India in the Logistics Performance Index 2018 was 44 compared to 54 in 2014. The index was released by which body?

- A. UNDP
- B. World Economic Forum
- C. World Bank**
- D. Asian Development Bank

149. The GVA at basic prices for 2019-20 from 'Agriculture, Forestry and Fishing' sector is estimated to grow by 2.8 %. What does GVA stand for?

- A. General Valued Asset
- B. Guaranteed Value Added
- C. Global Valued Asset
- D. Gross Value Added**

150. The Economic survey 2019-20 reports that the Service Sector accounts for about _____ percent of total exports.

- A. 68%
- B. 38%**
- C. 42%
- D. 55%



151. Foreign Institutional Investors must register with which of the following organizations in India to participate in the market?

- A. NHB
- B. RBI
- C. SEBI**
- D. SIDBI

152. Atal Pension Yojana was introduced for which of the following sectors by the government?

- A. Normal Sector
- B. Informal Sector
- C. Formal Sector
- D. Unorganized sector**

153. Which of the following type of risk is defined when a bank may not be able to undertake profitable business opportunities when it arises?

- A. Funding Risk
- B. Interest Risk
- C. Time Risk
- D. Call Risk**

154. Which among the following is called as State Development Loans?

- A. Promissory notes

B. Dated Securities

- C. Treasury Bills
- D. Bill of Exchange

155. Finance Minister N Sitharaman announced that all scheduled banks would hold gatherings in a total of how many districts for loan disbursement process?

- A. 350
- B. 200
- C. 300
- D. 400**

156. _____ recently decided to link all the floating rate retail loans and loans to MSME to the RBI's repo rate, with effect from October 1.

- A. BOB
- B. SBI**
- C. Union Bank of India
- D. Dena Bank

157. Pine Labs, recently tied up with which of the following banks to offer debit card EMIs?

- A. RBL Bank
- B. Lakshmi Vilas Bank
- C. Yes Bank
- D. Federal Bank**



158. NRIs with Indian Passport can now apply for Aadhaar on arrival without _____-day waiting period.

- A. 167
- B. 175
- C. 182**
- D. 199

159. _____ & Bharti AXA Life, recently tied up to offer pre-paid plan with term cover to its customers.

- A. Vodafone
- B. Reliance Jio
- C. Airtel**
- D. BSNL

160. More than 10 banks from different countries have formed a group to fund for a risky Power plant development project. This type of banking is called as?

- A. Credit Syndication
- B. Credit Monitoring Arrangement
- C. Consortium finance**
- D. Group cash delivery

161. Paisalo Digital Limited recently signed its co-origination loan agreement with the _____.

- A. Bank of Maharashtra**

- B. Bank of Baroda
- C. Central Bank of India
- D. Allahabad Bank

162. What is called for insurance that is purchased by an insurance company, in which some part of its own insurance liabilities, is passed on to another insurance company?

- A. Co-insurance
- B. Re-insurance**
- C. Trade credit insurance
- D. Liability insurance

163. Which mobile manufacturer launched an offline digital lending platform with instant offers for their smart phones?

- A. Samsung**
- B. Oppo
- C. Motorola
- D. Lenovo

164. Which bank recently launched its digital app in the UK at an event hosted in coordination with the UK India Business Council?

- A. Union bank
- B. Syndicate bank
- C. State bank of India**
- D. Canara bank



165. SBI life insurance signed an agreement with which home finance company to offer its insurance products to home finance companies' customers?

- A. HDFC Housing Finance
- B. Repco Home Finance**
- C. LIC Housing Finance
- D. ICICI Home Finance

166. Which is the insurance policy best suited for an individual who owns many restaurants at different locations to cover all his stores less than one policy?

- A. Liability policy
- B. General policy
- C. Trade credit policy
- D. Blanket policy**

167. What are the net owned fund requirements for HFC in order to get registered with NHB?

- A. Rs. 2 crore
- B. Rs. 5 crore
- C. Rs. 10 crore**
- D. Rs. 25 crore

168. If RBI raises CRR (Cash Reserve Ratio) what impact will it have on the economy?

- a. Banks will have to increase interest rates on Loans.
- b. This leads to an increase in cash flow in the economy.
- c. Banks will have to give more funds to priority sector lending.

- A. Only b
- B. Only a**
- C. Both a & c
- D. Both b & c

169. What is the maturity age of Whole life Insurance policy?

- A. 50 years
- B. 60 years
- C. 75 years
- D. 100 years**

170. Preauthorization is needed in which type of insurance?

- A. Motor Insurance
- B. Travel Insurance
- C. Home Insurance
- D. Health Insurance**

171. CVV code provides an additional layer of security when a card is used to make a purchase online or over the phone. What is the full form of CVV?



- A. Customer Verification Value
- B. Card Valuable Value
- C. Card Validity Variable
- D. Card Verification Value**

172. Which of the following statements is NOT true in the context of Annuity?

- A. An annuity is an investment that we make, either in a single lump sum or through installments paid over a certain number of years
- B. An annuity provides life insurance cover
- C. Typically annuities are bought to generate income during one's retired life
- D. All of these**

173. Mswipe has tied up with which finance firm to launch a card for millennial to avail instant pre-approved credit of up to Rs 1 lakh?

- A. DMI Finance**
- B. Aditya Birla Capital
- C. SBI Capital Markets
- D. L& T Finance Holdings

174. Which is the most valued Indian brand according to the `WPP and Kantar Millward Brown's BrandZ 75 Most Valuable Indian Brands' ranking?

- A. Life Insurance Corporation of India
- B. Tata Consultancy Services

- C. Maruti Suzuki
- D. HDFC**

175. What is an "insurance actuary" in the insurance sector means?

- A. The premiums on all policies which a company has issued
- B. A professional that analyses financial risk using various theories**
- C. Insurers that is created and wholly-owned by one or more non-insurers
- D. Method of sharing insurance risk between several insurers

176. Hyundai Motor India Ltd (HMIL) has signed an agreement with which bank for its vehicle finance needs?

- A. Central Bank of India
- B. Bank of Baroda**
- C. United Bank of India
- D. Indian Bank

177. Which among the following is the market where fixed income securities of various types and features are issued and traded?

- A. Money Market
- B. Debt Market**
- C. Capital Market
- D. Futures Market



178. DICGC (Deposit Insurance and Credit Guarantee Corporation) is one of the wholly-owned subsidiaries of the Reserve bank of India (RBI). What is the maximum deposit amount insured by the DICGC?

- A. Four Lakhs
- B. One Lakh**
- C. Two Lakhs
- D. Six Lakhs

179. Which bank launched a co-branded fuel card in partnership with Indian Oil Corporation (IOC)?

- A. Axis
- B. ICICI
- C. HDFC**
- D. Yes Bank

180. The RTGS system is primarily meant for large value transactions. What is the minimum amount to be remitted through RTGS (Real Time Gross Settlement)?

- A. Rs 1, 00,000
- B. Rs 2, 00,000**
- C. Rs 3, 00,000
- D. Rs 4, 00,000

181. Which bank launched the iBox Service recently in India?

- A. HDFC
- B. ICICI**
- C. PNB
- D. SBI

182. Which bank has recently launched a 'Cardless Cash Withdrawal' facility from its ATMs?

- A. Axis Bank
- B. ICICI Bank**
- C. HDFC Bank
- D. Oriental Bank

183. Which of the following has recently exited Equifax Credit Information Services?

- A. ICICI Bank
- B. Bank of Baroda**
- C. Punjab National Bank
- D. Axis Bank

184. With which bank Assam has signed an \$88 mn loan agreement to implement the Inland Water Transport Project?

- A. Asian Development Bank
- B. World Bank**
- C. Bank of China
- D. Standard Chartered



185. Which bank has unveiled myApps application to boost digital payments?

- A. ICICI
- B. AXIS
- C. DENA Bank
- D. HDFC**

186. How much amount was raised by EXIM Bank through an overseas bond sale to execute regular activities?

- A. 1 billion**
- B. 2 billion
- C. 3 billion
- D. 5 billion

187. P.R. Seshadri who, recently resigned as the MD of which bank?

- A. BharatiyaMahila Bank
- B. KarurVysya Bank**
- C. Sarva Haryana Gramin Bank
- D. IDBI Bank

188. Which app has been launched by RBI for visually challenged persons to identify new currency notes?

- A. VISMONEY
- B. MONEY
- C. MANI**

D. BLIND

189. S. Sundar, who recently resigned as the CFO of which of the following bank?

- A. City Union Bank
- B. Lakshmi Vilas Bank**
- C. Dena Bank
- D. Indian Bank

190. Which online platform has been launched to increase the transparency in auctioning of assets attached by banks?

- A. eBkray** TM
- B. eAccess
- C. eTrans
- D. eAuction

191. Which bank allowed ATM withdrawal above Rs 10,000 only after OTP verification during 8 PM to 8 AM from January?

- A. HDFC
- B. ICICI
- C. SBI**
- D. PNB

192. Which Bank has launched a digitized version for opening Savings Bank account through TAB banking on the spot?

- A. Mysore Bank



B. SBI

C. Karnataka Bank

D. KarurVysya Bank

193. Ashok Leyland has inked pact with which bank for vehicle financing?

A. SBI

B. YES Bank

C. BoB

D. HDFC

194. What is current Gross Nonperforming asset ratio of the banking system?

A. 11.2%

B. 5.9%

C. 9.1%

D. 8.7%

195. Which bank has signed a loan agreement with a German development bank to establish an energy-efficient housing program in India?

A. SBI Bank

B. RBI Bank

C. ICICI Bank

D. BOB Bank

196. How much non-performing assets has been under-reported by SBI for 2018-19?

A. Rs12, 986 crore

B. Rs 14,782 crore

C. Rs 11,932 crore

D. Rs 10,325 crore

197. Anuranjita Kumar, who recently announced resignation, was the MD of which of the following banks?

A. World Bank

B. HSBC

C. Barclays

D. Royal Bank of Scotland

198. IEPFA with which bank has signed MoU for Investor awareness?

A. ICICI Bank

B. Canara Bank

C. Indian Bank

D. Bank of Baroda

199. UGRO Capital with which bank has recently signed loan co-origination partnership?

A. SBI

B. ICICI Bank

C. Dena Bank

D. Axis Bank



200. How much minimum balance penalty was collected by Public sector banks in 2018-19?

- A. Rs 1,996.46 crore**
- B. Rs 3,996.46 crore
- C. Rs 2,996.46 crore
- D. Rs 996.46 crore

201. Banks can no longer charge account holders for online transactions in the NEFT system from which month?

- A. December 2020
- B. January 2020**
- C. February 2020
- D. June 2020

202. Which bank has partnered with Government e-Marketplace for payment related issues?

- A. State Bank of India
- B. Central Bank of India**
- C. HDFC
- D. ICICI

203. ICICI Lombard has decided to sell insurance products with the help of which bank?

- A. SBI
- B. BoB
- C. Corporation Bank

D. KarurVysya Bank

204. Which Bank and Srei Equipment Finance Ltd have partnered together under a co-lending agreement to provide loans to MSME?

- A. United Bank of India**
- B. Bank of Baroda
- C. State Bank of India
- D. HDFC bank

205. The Reserve Bank has imposed a penalty of Rs 35 lakh on which bank for violating norms on fraud classification and notification?

- A. BOB Bank
- B. PMC Bank
- C. SBI Bank

D. Tamilnadu Mercantile Bank

206. UPI has crossed how many transactions in October 2019?

- A. 2 billion
- B. 1 billion**
- C. 6 billion
- D. 3 billion

207. Which bank has crossed the 3 trillion market capitalization in India recently?

A. ICICI



- B. HDFC
- C. SBI
- D. BOB

208. The Vijaya Bank Heritage Museum has been inaugurated at the headquarters of the erstwhile Vijaya Bank in which city?

- A. Bengaluru**
- B. Chennai
- C. Ahmedabad
- D. Kolkata

209. Which bank has won the DigiDhan Mission Digital Payments Award 2018-19?

- A. SBI
- B. YES Bank**
- C. HDFC
- D. ICICI

210. Which bank has recently launched contactless mobile phone payments facility?

- A. HDFC
- B. SBI**
- C. ICICI
- D. BOB

211. The Reserve Bank of India (RBI) will conduct the “Financial Literacy Week 2020”

from February 10 to February 14, 2020. What is the theme of the week?

- A. Know Your Customer
- B. Customer Protection

C. Micro, Small and Medium Enterprises (MSMEs)

D. Farmers and how they benefit by being a part of the formal banking system

212. Which digital payment company of India has launched an all-in-one QR, point-of-sale (POS) device for merchants across India?

- A. MobiKwikTM
- B. Google Pay
- C. Paytm**
- D. Amazon Pay

213. Under the comprehensive health insurance plan, “Reliance Health Infinity” launched by Reliance General Insurance Company Limited what is the minimum sum insured amount?

- A. One lakh
- B. Two lakh
- C. Three lakh**
- D. Four lakh

214. The Union Cabinet has approved amendments to the Banking Regulation Act to



empower the Reserve Bank of India (RBI) to have better control over _____.

- A. Urban Co-operative banks
- B. Multi-State Cooperative banks
- C. Payments Banks
- D. Both A and B**

215. What is the current Repo rate as per the 6th Bi-monthly Monetary Policy announced by the RBI?

- A. 5.25%
- B. 5.15%**
- C. 5.40%
- D. 4.90 %

216. As per the 'Global Investment Trend Monitor Report 2019' released by the UNCTAD, the FDI in India has increased by _____ as compared to 2018.

- A. 10%
- B. 16%**
- C. 19%
- D. 23%

217. Country's largest private sector bank, ICICI bank has launched a Cardless cash withdrawal facility from its ATMs with a per-day transaction limit of _____.

- A. Rs. 5,000

B. Rs. 10,000

C. Rs. 15,000

D. Rs. 20,000

218. Which telecom company joins hands with Bharti AXA to provide Rs. 179 prepaid plan with life insurance of Rs 2 lakh?

- A. Idea
- B. Jio
- C. Airtel**
- D. BSNL

219. The fund transfers through the NEFT system occurs in how many batches in 24 hours?

- A. 12
- B. 23
- C. 24
- D. 48**

220. To provide doorstep banking services, the South-Central Zone of the Indian Railways has signed a MoU with which of the following banks?

- A. Bank of India
- B. State Bank of India**
- C. Bank of Baroda
- D. Punjab National Bank



221. Which of the following public sector banks has signed a pact with Credit Analysis and Research Limited (CARE) for accessing credit qualities of small and Medium Enterprises (SME)?

- A. Punjab National Bank
- B. Bank of Baroda**
- C. Union Bank of India
- D. Indian Bank

222. The Bombay Stock Exchange (BSE) has signed a licensing agreement with which of the following global exchanges?

- A. Intercontinental Exchange (ICE) Futures Europe**
- B. NASDAQ
- C. Tokyo Stock Exchange
- D. Euro next Stock Exchange

223. The Government of India and the Government of Maharashtra has signed a _____ loan agreement with the World Bank.

- A. USD 250 million
- B. USD 240 million
- C. USD 210 million**
- D. USD 200 million

224. RBI has bought _____ crore of long-term securities in fourth special open market

operation and has sold Rs 2950 crore of short term bonds.

- A. Rs 8000
- B. Rs 5000
- C. Rs 12000
- D. Rs 10,000**

225. Who among the following is appointed as the Managing Director of the State Bank of India (SBI)?

- A. Mahender Kumar Garg
- B. Dr. Ashima Goyal
- C. Challa Sreenivasulu Setty**
- D. Dr. Ajit Kumar Saxena

226. Who among the following has been appointed as the managing director and chief executive officer (MD & CEO) of Bank of Baroda (BoB)?

- A. Sanjiv Chadha**
- B. Lingam VenkatPrabhakar
- C. Atanu Kumar Das
- D. Mahender Kumar Garg

227. Who among the following has been appointed as the managing director and chief executive officer (MD & CEO) of Canara Bank?

- A. Sanjiv Chadha
- B. Lingam VenkatPrabhakar**



- C. Atanu Kumar Das
- D. Mahender Kumar Garg

228. The National Payments Corporation of India (NPCI) has launched the “Vajra Platform” to make payments fast & secure. The platform is based on which technology?

- A. Near field technology
- B. Distributed Ledger Technology**
- C. Radio-frequency identification Technology
- D. Digital Banking Technology

229. The Department of Telecommunications (DoT), Government of India has approved up to 100% FDI limit in which telecom company?

- A. Bharti Airtel**
- B. Idea Cellular
- C. Vodafone
- D. Jio

230. The Bharat Bond ETF Maturity period is _____.

- A. 6 months and one year
- B. 2 years and 10 years
- C. 3 years and 10 years**
- D. 5 years and 10 years

231. _____ is the percentage of total deposits that bank need to park with the RBI

- A. MSF
- B. CRR**
- C. SLR
- D. Repo Rate

232. In banking, what does NDTL denotes?

- A. Net Demand and Time Liabilities**
- B. Net Depreciation and Total Liabilities
- C. Net Demand and Total Loss
- D. Net Deposit and Time Limit

233. Lender of Last Resort is an important function of which among these organizations?

- A. IRDAI
- B. SEBI
- C. SIDBI
- D. RBI**

234. The Financial Literacy Week (FLW) is organized annually by which organization?

- A. Ministry of Finance
- B. NPCI
- C. RBI**
- D. SBI



235. LAF is a monetary policy tool that allows banks to borrow money through repurchase agreements. Expand LAF

- A. Lending adjustment facility
- B. Loan adjustment facility
- C. Liability adjustment facility
- D. Liquidity adjustment facility**

236. Which of these is not true about the Repo operations?

- A. It injects liquidity into the system
- B. It absorbs the liquidity in the system**
- C. The collateral used for repo operations are Government of India securities
- D. Banks borrow money from Reserve bank of India to meet short term needs by selling securities to RBI

237. Which committee recommended the introduction of Liquidity adjustment facility in India?

- A. R. Gandhi Committee
- B. Rangarajan Committee**
- C. Narasimham Committee
- D. SS Tarapore Committee

238. Treasury Bills have a maximum maturity of:

- A. 1 year**

- B. 90 days
- C. 120 days
- D. 30 days

239. In ETCD derivative, what does E stands for?

- A. Existing
- B. Exchange**
- C. Entity
- D. Effective

240. Financial institutions and not retail investors?

- A. Futures
- B. Forward
- C. Options
- D. Swaps**

241. Which of the above statements is/are correct?

- A. Payments Bank can accept deposits only up to 2 lakh per individual customer.
- B. Issues debit cards, but not credit cards.
- C. It can distribute financial products such as mutual funds and insurance.**
- D. B & C



242. Barnawapara Wildlife Sanctuary is situated in which state?

- A. Chhattisgarh**
- B. Haryana
- C. Karnataka
- D. Bihar

243. Currently, what is the reverse repo rate of RBI?

- A. 5.50%
- B. 5.25%
- C. 5.40%
- D. 4.90%**

244. Global gender gap index released by which of the following?

- A. FAO
- B. UNDP
- C. UN-women
- D. World Economic Forum**

245. Who has chaired the first meeting of the Cabinet Committee on Investment and Development?

- A. Home Minister
- B. Finance Minister
- C. Prime Minister**
- D. Cabinet Secretary

246. Which of the following statements is not correct regarding the “National Anti-Profiteering Authority”?

- A. NAA is the institutional mechanism under GST law to check the unfair profit-making activities by the trading community
- B. NAA is a statutory body
- C. The orders of the NAA can be appealed against only in the high court
- D. It falls under the aegis of MoC&I**

247. Zagreb is the capital of which country?

- A. Helsinki
- B. Croatia**
- C. Costa Rica
- D. Estonia

248. What is the tagline of Bank of Baroda?

- A. Your own bank
- B. One family, one bank
- C. Good people to grow with
- D. India’s International Bank**

249. Where is the Headquarters of Central Bank of India?

- A. Mumbai**
- B. Kolkata



- C. Chennai
- D. New Delhi

250. When was the Asia-Pacific Group formed?

- A. 1991
- B. 1995
- C. 1997**
- D. 1989

251. Which of the following insurance companies has launched the "Farmitra" mobile app?

- A. United India Insurance Company
- B. Life Insurance of India
- C. Bajaj Allianz General Insurance**
- D. Oriental Insurance Company Limited

252. Residential Asset Price Monitoring Survey is done by _____.

- A. World Bank
- B. Reserve Bank of India**
- C. International Monetary Fund
- D. State Bank of India

253. The DadasahebPhalke Award was established in which year?

- A. 1970

B. 1969

- C. 1972
- D. 1971

254. SBI has introduced OTP-based ATM Transactions for withdrawal of amounts above _____.

- A. Rs 20, 000
- B. Rs 17, 000
- C. Rs 16, 000
- D. Rs 10, 000**

255. The Receivables Exchange of India Limited was established as a joint venture between which of the following?

- A. BSE and NSE
- B. SIDBI and BSE
- C. SIDBI and NSE**
- D. SIDBI and RBI

256. What is the name of the initiative of Reserve Bank of India board that has finalized the Three Year Roadmap to improve supervision and regulation, among other functions of the central bank?

- A. Utkarsh 2020
- B. Utkarsh 2022**
- C. Utkarsh 2024
- D. Utkarsh 2028



257. Who has the authority to appoint the Comptroller and Auditor General of India?

- A. **President of India**
- B. Supreme Court
- C. High Court
- D. Prime Minister

258. Recently, OMO is in the news. What is the full form of OMO?

- A. **Open Market Operations**
- B. Opening Market Occupations
- C. Oriented Market Operations
- D. Open Mercantile Operations

259. What is needed for creating demand?

- A. Production
- B. Price
- C. **Income**
- D. Import

260. 'PIN' in Smart Card is called _____:

- A. Permanent Index Number
- B. **Personal Identification Number**
- C. Personal Index Number
- D. Permanent Identification Number

261. As per World Economic Forum (WEF) report, India is set to uplift households out of poverty and reduce the share of households below the poverty line from current 15 percent to 5 percent by which year?

- A. 2025
- B. 2035
- C. 2050
- D. **2030**

262. As per the government data, the target of food grains production for 2019-20 crop year has been set at _____

- A. 147.9 MT
- B. 183.2 MT
- C. **291.1 MT**
- D. 321.6 MT

263. The Rs 200 note has a motif of _____

- A. **Sanchi Stupa**
- B. Golden Temple
- C. Red Fort
- D. Rani kiVav

264. Which of these is not a Rabi crop?

- A. Gram
- B. Mustard
- C. Wheat



D. Rice

265. Who is the head of the panel formed to review the Economic Capital Framework (ECF) for the RBI?

A. DuvvuriSubbarao

B. BimalJalan

C. Y. Venugopal Reddy

D. Arvind Subramanian

266. Name the first central bank in the Asia-Pacific region to begin explicit interest rate easing cycle by cutting the policy rate?

A. Bank of Mexico

B. Federal Reserve

C. RBI

D. Central Bank of the Russia

267. The RBI has planned to conduct total Rs _____ purchase of government securities under Open Market Operations during May 2019.

A. 150 billion

B. 200 billion

C. 125 billion

D. 250 billion

268. The Central government has planned to raise the import duty on wheat from 30% to _____

A. 40%

B. 35%

C. 45%

D. 50%

269. The Internet and Mobile Association of India (IAMAI) has its headquarter at _____

A. Pune

B. New DelhiTM

C. Mumbai

D. Noida

270. Who regulates Real Estate Investment Trusts (REITs)?

A. RBI

B. SEBI

C. EXIM

D. NHB

271. Coins were defined under which section of the Coinage Act 2011?

A. Section 15

B. Section 3

C. Section 12



D. Section 6

272. The Foreign Exchange Management Act was enacted in which year?

- A. 1999**
- B. 2000
- C. 2001
- D. 2002

273. The Indian Currency Committee was a government committee appointed by the British-run Government of India on 29 April 1898 to examine the currency situation in India. It is also known as _____.

- A. Kotlar Committee
- B. Fowler Committee**
- C. Narsimhan Committee
- D. Adward Committee

274. Who has been appointed as the Policy Advisor in the External Affairs Ministry in the rank of Additional Secretary?

- A. Rajeev Kumar
- B. Ashok Malik**
- C. Ajay Tyagi
- D. Ajit Malik

275. Which of the following statement/statements is/are correct?

A. The Chairman of the Central Board of Direct Taxes inaugurated the Web Portal for Exchange of Information on Income Tax Website in New Delhi.

B. The portal would be useful for domestic financial institutions.

C. The portal would help the foreign tax authorities and financial institutions to get information.

D. All A, B and C

276. The holidays for the banks are declared according to which Act?

- A. Reserve Bank Act
- B. Companies Act
- C. Banking Regulation Act
- D. Negotiable Instrument Act**

277. The objective of the FAME India scheme is to increase the use of electric and hybrid vehicles by offering incentives. What is the full form of FAME?

- A. Fluctuated Administration and Manufacturing of (Hybrid) and Electric Vehicles
- B. Faster Application and Marketing of (Hybrid) and Electric Vehicles
- C. Fluctuated Adoption and Marketing of (Hybrid) and Electric Vehicles
- D. Faster Adoption and Manufacturing of (Hybrid) and Electric Vehicles**



278. When overall prices increase (inflation) due to increases in the cost of wages and raw materials, then it is called:

- A. Cost-Push Inflation**
- B. Demand-pull inflation
- C. Imported Inflation
- D. Core Inflation

279. What is the currency of Germany?

- A. Dinar
- B. Euro**
- C. Kwanza
- D. Pound

280. The Lorenz curve is a graphical representation of:

- A. Distribution of Demand
- B. Distribution of income or wealth**
- C. Distribution of Supply
- D. Distribution of Import and Export

281. What is India's GDP growth rate for the current fiscal, as estimated by the International Monetary Fund (IMF)?

- A. 5.2 %
- B. 5.0 %
- C. 4.8 %**
- D. 4.6 %

282. Who has been recently appointed as the new Managing Director of the State Bank of India?

- A. ChallaSreenivasuluSetty**
- B. Rajnish Kumar
- C. Atanu Kumar
- D. Ajay Tyagi

283. What is the rank of India in the 'Social Mobility Index', recently released by the World Economic Forum?

- A. 52th
- B. 61th
- C. 76th**
- D. 86th

284. The UN World Tourism Organization has recently released its 'UNWTO World Tourism Barometer report'. Where is the head-quarters of UNWTO located?

- A. Madrid**
- B. Vietnam
- C. New York
- D. Geneva

285. Who has been appointed as the Managing Director and Chief Executive of Bank of Baroda?



- A. Rishi Sethi
- B. ChallaSreenivasuluSetty
- C. Rajnish Kumar
- D. SanjivChaddha**

286. Which Private sector bank has launched 'card-less cash withdrawal' facility from its ATMs?

- A. Punjab National Bank
- B. HDFC Bank
- C. Axis Bank
- D. ICICI Bank**

287. Hryvnia is the currency of which country?

- A. Fiji
- B. Philippines
- C. Thailand
- D. Ukraine**

288. Vientiane is the capital of which country?

- A. Laos**
- B. Myanmar
- C. Cambodia
- D. Malaysia

289. Who among the following has written Braille Edition of 'Exam Warriors'?

A. Ramesh Pokhriyal 'Nishank'

B. Narendra Modi

C. Venkaiah Naidu

D. Smritilrani

290. What is the meaning of POLNET?

- A. Political network services
- B. Police network services**
- C. Police network securities
- D. Political network securities

291. Which of the following curve shows that inflation and unemployment have a stable and inverse relationship?

- A. Phillips Curve**
- B. Kuznets Curve
- C. Laffer Curve
- D. Lorenz Curve

292. The "Country Partnership Framework" is mentioned in the news recently in which of the following context?

- A. UN Security Council
- B. European Union
- C. World Bank**
- D. United States of America



293. Which of the following term originally refers to increases in the amount of money in circulation?

- A. Progressive inflation
- B. Inflation**
- C. Deflation
- D. Inflation and deflation both

294. A Defense Research Development Organization Igniter Complex was inaugurated at HEMRL. What is the full form of HEMRL?

- A. Highest Energy Metal Research Laboratory
- B. High Energy Materials Research Laboratory**
- C. Highest Energy Materials Recycling Laboratory
- D. High Energy Metal Recycling Laboratory

295. In India, Mutual Funds are regulated by_____.

- A. State Bank of India
- B. Small Industrial Development Bank of India
- C. Reserve Bank of India
- D. Securities and Exchange Board of India**

296. Thomas Cup is related to which sport?

- A. Badminton**
- B. Tennis
- C. Cricket

D. Hockey

297. A cheque which is payable to any person who presents it for payment at the bank counter is called_____.

- A. Crossed cheque
- B. Bearer Cheque**
- C. Open Cheque
- D. Post-dated cheque

298. The book “Changing India” is written by which of the following?

- A. Dr. Rajendra PrasadTM
- B. Dr. B. R. Ambedkar
- C. Hilton Young
- D. Manmohan Singh**

299. What is ‘Blue-Chip’ in the USA company system?

- A. Saving
- B. Stock**
- C. Debenture
- D. Mutual Fund

300. What is the official language of the International Monetary Fund (IMF)?

- A. Hindi
- B. Spanish



C. Chinese

D. English

301. The policy made by the central bank to control the money supply in the economy is called

A. Fiscal policy

B. Monetary policy

C. Financial policy

D. Both A and B

302. The main objective of monetary policy is

A. Growth with stability

B. Overall Monetary stability

C. Reduce poverty and achieve stability

D. All the above

303. Open Market Operations refers to the purchase and sale of the _____ by RBI from/ to the market.

A. Debentures and shares

B. Bonds

C. Local securities

D. Government securities

304. What do we say the rate at which the RBI lends money to commercial banks?

A. Reverse Repo Rate

B. Cash Reserve Ratio

C. Repo Rate

D. Statutory Liquidity Ratio

305. Which among the following is the rate at which RBI borrows money from Commercial banks?

A. Reverse Repo Rate

B. Cash Reserve Ratio

C. Repo Rate

D. Statutory Liquidity Ratio

306. Which is the rate at which the banks borrow overnight funds from RBI?

A. Reverse Repo Rate

B. Cash Reserve Ratio

C. Repo Rate

D. Marginal Standing Facility

307. Which section of RBI Act 1934 provides an empowered six member MPC to fix the interest rate?

A. Section 45

B. Section 45ZB

C. Section 44ZB

D. Section 44

308. Six member MPC is headed by whom?



- A. **RBI governor**
- B. Finance Ministry
- C. Central Government
- D. RBI deputy governor

309. Members of MPC hold a period of how many years?

- A. Five
- B. Three
- C. **Four**
- D. Two

310. Repo rate _____ liquidity into the system

- A. Deduct
- B. Expel
- C. Extract
- D. **Injects**

311. Reverse Repo rate _____ liquidity from the system

- A. **Absorbs**
- B. Injects
- C. Introduce
- D. Inject

312. What happens when repo rate decreases?

- A. Increase money supply

- B. Decrease money supply

C. **GDP growth rate is lowered**

- D. Both A and C

313. Cash Reserve Ratio increases the cash for _____

- A. Borrowing
- B. Mortgaging
- C. **Lending**
- D. Investing

314. Which rate refers to the official interest rate at which RBI will provide loans to the banking system?

- A. **Bank rate**
- B. Repo rate
- C. Reverse Repo rate
- D. SLR

315. What happens when CRR is reduced?

- A. Banks required keeping fewer funds with RBI
- B. Resource available to banks for lending will go up
- C. Resource available to banks for lending will come down
- D. **Both A and B**



316. When RBI purchases Government Securities Liquidity _____

- A. Decreases
- B. Increases**
- C. Reverses
- D. No change

317. When RBI sells Government Securities Liquidity _____

- A. Decreases**
- B. Increases
- C. Reverses
- D. No change

318. What is/are the main tools of monetary policy?

- A. Discount rate and Open market operations
- B. Reserve requirements
- C. Interest on reserves
- D. All the above**

319. What is the term of call money?

- A. 1day**
- B. 7 days
- C. 10 days
- D. 14 days

320. What is the term for Notice money?

- A. 1-15 days
- B. 2-14 days**
- C. 2-7days
- D. 7-15 days

321. What is the term for Term Money?

- A. More than 15 days
- B. More than 7 days
- C. More than 20 days
- D. More than 14 days**

322. What is the current Repo rate?

- A. 5.50
- B. 5.40
- C. 5.25
- D. 5.15**

323. What is the current Reverse Repo Rate?

- A. 4.50
- B. 4.90**
- C. 4.25
- D. 5.35

324. What is the current Bank Rate and MSF?

- A. 5.50



B. 5.40

C. 5.25

D. 5.35

325. Which of the following is the largest cricket stadium in the world?

A. Melbourne Cricket Ground

B. Motera Stadium

C. Atal Bihari Vajpayee Ekana Cricket Stadium

D. Eden Gardens

326. Government scheme HridayYojana is related to ____.

A. Farmers

B. Girl Child

C. Malnutrition

D. World heritage sites

327. Article 112 of the constitution of India is related to ____.

A. Union Budget

B. Financial Bill

C. Money Bill

D. State Budget

328. Who is the union minister of Food Processing Industries?

A. Narendra Singh Tomar

B. ManekaGand

C. D. V. Sadananda Gowda

D. Harsimrat Kaur Badal

329. Arma Konda or Sitamma Konda or Jindhagada, is a mountain peak of which state?

A. Maharashtra

B. Rajasthan

C. Punjab

D. Andhra Pradesh

330. Shares issued by a company to its directors or employees at a discount or for consideration, other than cash are called ____.

A. Sweat equity shares

B. Bonus Shares

C. ESOP

D. Preference Shares

331. The Reserve Bank of India (RBI) will conduct the “Financial Literacy Week 2020” from February 10 to February 14, 2020. What is the theme of the week?

A. Know Your Customer

B. Customer Protection

C. Micro, Small and Medium Enterprises (MSMEs)



D. Farmers and how they benefit by being a part of the formal banking system

332. Which digital payment company of India has launched an all-in-one QR, point-of-sale (POS) device for merchants across India?

- A. MobiKwik
- B. Google Pay
- C. Paytm**
- D. Amazon Pay

333. Under the comprehensive health insurance plan, "Reliance Health Infinity" launched by Reliance General Insurance Company Limited what is the minimum sum insured amount?

- A. One lakh
- B. Two lakh
- C. Three lakh**
- D. Four lakh

334. The Union Cabinet has approved amendments to the Banking Regulation Act to empower the Reserve Bank of India (RBI) to have better control over _____.

- A. Urban Co-operative banks
- B. Multi-State Cooperative banks
- C. Payments Banks
- D. Both A and B**

335. What is current Repo rate as per the 6th Bi-monthly Monetary Policy announced by the RBI?

- A. 5.25%
- B. 5.15%**
- C. 5.40%
- D. 4.90 %

336. Which of the following public sector banks has signed a pact with Credit Analysis and Research Limited (CARE) for accessing credit qualities of Small and Medium Enterprises (SME)?

- A. Punjab National Bank
- B. Bank of Baroda**
- C. Union Bank of India
- D. Indian Bank

337. The Bombay Stock Exchange (BSE) has signed a licensing agreement with which of the following global exchanges?

- A. Intercontinental Exchange (ICE) Futures Europe**
- B. NASDAQ
- C. Tokyo Stock Exchange
- D. Euronext Stock Exchange

338. The Government of India and the Government of Maharashtra has signed a _____ loan agreement with the World Bank.



- A. USD 250 million
- B. USD 240 million
- C. USD 210 million**
- D. USD 200 million

339. RBI has bought _____ crore of long-term securities in fourth special open market operation and has sold Rs 2950 crore of short term bonds.

- A. Rs 8000
- B. Rs 5000
- C. Rs 12000
- D. Rs 10,000**

340. Who among the following is appointed as the Managing Director of the State Bank of India (SBI)?

- A. Mahender Kumar Garg
- B. Dr. Ashima Goyal
- C. Challa Sreenivasulu Setty**
- D. Dr. Ajit Kumar Saxena

341. Who among the following has been appointed as the managing director and chief executive officer (MD & CEO) of Bank of Baroda (BoB)?

- A. Sanjiv Chadha**
- B. Lingam VenkatPrabhakar
- C. Atanu Kumar Das

D. Mahender Kumar Garg

342. Who among the following has been appointed as the managing director and chief executive officer (MD & CEO) of Canara Bank?

- A. Sanjiv Chadha
- B. Lingam VenkatPrabhakar**
- C. Atanu Kumar Das
- D. Mahender Kumar Garg

343. Who among the following has been appointed as the managing director and chief executive officer (MD & CEO) of Bank of India?

- A. Sanjiv Chadha
- B. Lingam VenkatPrabhakar
- C. Atanu Kumar Das**
- D. Mahender Kumar Garg

344. Country's largest private sector bank, ICICI bank has launched a Cardless cash withdrawal facility from its ATMs with a per-day transaction limit of _____.

- A. Rs. 5,000
- B. Rs. 10,000
- C. Rs. 15,000**
- D. Rs. 20,000

345. The nominal GDP growth for the year 2020-21 estimated at _____%.



- A. 8
- B. 9
- C. 10**
- D. 12

346. As per the budget speech 2020-21, what is the revised estimate of Fiscal Deficit for the financial year 2019-20 which is earlier 3.3% of the GDP?

- A. 3.5
- B. 3.8**
- C. 3.3
- D. 3.1

347. As per the budget 2020-21 government has set a goal for doubling the farmers' income by which year?

- A. 2021
- B. 2022**
- C. 2023
- D. 2024

348. _____ amount has been allocated by the union government for agriculture and allied activities, irrigation and rural development in 2020-21 budgets

- A. 2.25 Lakh crore
- B. 2.45 Lakh crore
- C. 2.83 Lakh crore**

D. 2.90 Lakh crore

349. The proposed village storage schemes in the union budget 2020-21 will be run by which of the following in villages across the country?

- A. RRBs
- B. Women SHG**
- C. Urban Cooperative Banks
- D. NBFCs

350. As per the budget 2020-21 by which year the Milk Processing Capacity will be doubled from 53.5 million metric tons (MT) to 108 MT?

- A. 2021
- B. 2022
- C. 2023
- D. 2025**

351. Which Bank has opened its Melbourne office and became the first Indian bank to have a branch in the Australian state of Victoria?

- A. Bank of India
- B. Bank of Baroda
- C. Union Bank of India
- D. State Bank of India**

352. _____ Bank which was launched three new digital products are called UCash, Digilocker, and an app in Kolkata.



A. Bank of India

B. UCO Bank

C. Union Bank of India

D. State Bank of India

353. _____ has given the go-ahead to the Kerala government to amalgamate 13 district cooperative banks (DCBs) with the Kerala State Cooperative Bank to form the proposed "Kerala Bank?"

A. NABARD

B. RBI

C. Government of India

D. None of these

354. Which company has been selected as the main supplier to deliver Volvo Cars' digital transformation services for its enterprise digital commercial operations applications and products?

A. TCS

B. Tech Mahindra

C. Infosys

D. Wipro

355. IFRS stands for _____.

A. International Financial Reporting Standards

B. Indian Financial Reporting Standards

C. International Financial Rating Standards

D. None of these

356. Short-term assets, representing amounts due to a vendor or suppliers of goods or services that were sold on credit terms is known as _____.

A. Deposit Asset

B. Current liabilities

C. Account Receivable

D. None of these

357. A chit fund is a type of rotating savings and credit association system practiced in India, is governed / regulated by _____.

A. RBI

B. Central government

C. State government

D. None of these

358. Which among the following committee constituted on Payment Banks license?

A. A C Shan

B. NachiketMor

C. B D Thakur

D. None of these

B



359. Headquarters of National Investment and Infrastructure Fund (NIIF) is located at _____.

- A. New Delhi
- B. Mumbai**
- C. Kolkata
- D. None of these

360. With which article of the Indian Constitution is Money Bill related?

- A. Article 110**
- B. Article 112
- C. Article 108
- D. None of these

361. The Union Cabinet has approved amendments to the Banking Regulation Act to empower _____ to have better control over urban co-operative banks and multi-state cooperative banks recently.

- A. NABARD
- B. IRDAI
- C. RBI**
- D. SEBI

362. DICGC increases the insurance coverage for depositors in all insured banks from Rs 1 lakh to _____lakh with effect from 4th February 2020, with the approval of Government of India.

- A. 5 lakh**
- B. 10 lakh
- C. 3 lakh
- D. 20 lakh

363. The Reserve Bank of India (RBI) will conduct the “Financial Literacy Week 2020” from February 10 to February 14, 2020. What is the theme for Financial Literacy Week 2020?

- A. National Small Industries Corporation
- B. Deposit Insurance and Credit Guarantee Corporation
- C. National Housing Bank
- D. Micro, Small and Medium Enterprises**

364. Which organization has permitted the instant messaging platform What’s App to expand its Unified Payment Interface (UPI) services to 10 million users?

- A. SEBI
- B. NPCI**
- C. RBI
- D. DICGC

365. Fitch Ratings has estimated India’s GDP growth of _____ in the next Financial Year 2021.

- A. 5.8%
- B. 5.1%



C. 5.3%

D. 5.6%

366. Shaktikanta Das is the _____ governor of the Reserve Bank of India.

A. 24th

B. 26th

C. 23rd

D. 25th

367. Deposit Insurance and Credit Guarantee Corporation (DICGC) came into existence on-?

A. 15th July 1978

B. 15th August 1956

C. 26th January 1982

D. 02nd October 1982

368. A micro enterprise is an enterprise where investment in plant and machinery does not exceed-?

A. Rs. 45 lakh

B. Rs. 20 lakh

C. Rs. 50 lakh

D. Rs. 25 lakh

369. NPCI is an umbrella organization for operating retail payments and settlement systems in India. In which year NPCI was founded?

A. 2000

B. 2006

C. 2008

D. 2005

370. Where is the head quarter of Fitch Ratings?

A. Paris

B. New York

C. London

D. Vienna

371. The Reserve Bank of India's Monetary Policy Committee has released its 6th Bi-monthly Monetary Policy 2019-20. What is the reverse repo rate as on 12th February 2020?

A. 4.70%

B. 4.90%

C. 4.80%

D. 4.50%

372. Which organization has decided to increase the minimum net worth criterion for pension fund managers?

A. NABARD

B. DICGC

C. IRDAI

D. PFRDA



373. RBI has increased the real GDP growth for fiscal year 2020-21 from 5% to _____ in the 6th Bi-monthly Monetary Policy 2019-20.

- A. 6.00%**
- B. 5.50%
- C. 5.25%
- D. 5.75%

374. Where is the headquarter of Pension Fund Regulatory and Development Authority (PFRDA)?

- A. Pune
- B. Kolkata
- C. Chennai
- D. New Delhi**

375. The Reserve Bank of India (RBI) has been given the responsibility of conducting monetary policy as mandated under which act?

- A. Financial Stability Act, 2010
- B. Monetary Policy Act, 2016
- C. Reserve Bank of India Act, 1934**
- D. Banking Regulation Act, 1949

376. Which bank has launched “KayPay”, a Fund Transfer service for Facebook users?

- A. Dena Bank
- B. Yes Bank

C. Axis Bank

D. Kotak Mahindra Bank

377. Which of the following banks has launched a new fixed deposit (FD) scheme called ‘FD Health’?

- A. HDFC
- B. ICICI**
- C. SBI
- D. RBI

378. How many DCBs will be merged to form Kerala Bank?

- A. 12
- B. 13**
- C. 11
- D. 14

379. Who among the following has been launched as the chief operating officer of Yes Bank?

- A. Anita Pai**
- B. Jasneet Bachal
- C. Rahul Khurana
- D. Aditi Bose

380. Which Bank has recently reduced the lending rates by ten basis points?



A. PNB

B. SBI

C. OBC

D. PMC

381. Reserve Bank of India (RBI) has put the Prompt Corrective Action (PCA) Framework against which bank?

A. Axis Bank

B. Lakshmi Vilas Bank

C. Karnataka Bank

D. Dhanlaxmi Bank

382. What is the name of a submarine which is commissioned by Shri Rajnath Singh to modernize the Navy and equip it with the best platforms, weapons?

A. INS Sindhughosh

B. INS Arihant

C. INS Khanderi

D. INS Kalvari

383. The Reserve Bank of India barred which of the following bank from doing business for six months?

A. Mizoram Co-operative Apex Bank

B. Repco Bank

C. TNSC Bank

D. Punjab & Maharashtra Cooperative Bank

384. Which bank plans to organize 1,000 Grameen Loan Melas over?

A. Axis Bank

B. HDFC Bank

C. ICICI Bank

D. Kotak Mahindra Bank

385. Which private sector bank is planning to open 450 branches in the forthcoming financial year?

A. Yes Bank

B. Axis Bank

C. ICICI Bank

D. Punjab National Bank

386. Trusted Family Bank is the tagline of which bank?

A. Corporation Bank

B. Dena Bank

C. IDBI Bank

D. Oriental Bank of Commerce

387. What is the increased loan limit for small exporters sanctioned by Reserve Bank of India (RBI) in order to boost credit to the export sector?

A. Rs 30 crore

B. Rs 40 crore



- C. Rs 15 crore
- D. Rs 10 crore

388. How much compensation will the bank has to pay if they fail to settle the amount debited during the failed transaction after the completion of time period?

- A. Rs 250 per day
- B. Rs 500 per day
- C. Rs 100 per day**
- D. Rs 1000 per day

389. What is the timeline of auto reversal of transaction for a bank, when the amount debited from one card but did not reach another card (card to card transfer) as per new guidelines of Reserve Bank of India(RBI)?

- A. 1 day after failed transaction**
- B. 3 days after failed transaction
- C. 5 days after failed transaction
- D. 10 days after failed transaction

390. Which bank appoints Samuel Joseph Jebaraj as Deputy Managing Director (DMD)?

- A. Axis Bank
- B. Yes Bank
- C. IDBI**
- D. Punjab National Bank

391. The term of the Chairman of National Bank for Agriculture and Rural Development (NABARD) is _

- A. 3 years**
- B. 5 years
- C. 7 years
- D. 2 years

392. The chairman of the Securities and Exchange Board of India (SEBI) is appointed by _

- A. Government of India**
- B. RBI
- C. President of India
- D. None is Correct

393. What does 'C' stand for in the CAMEL which is term often seen in news?

- A. Capital**
- B. Cost
- C. Core
- D. Charge

394. When one bank borrow money from another bank (for one day only), then it is called _

- A. Call Money**
- B. Recall Money
- C. Aerial Money



D. Easy Money

395. What is 'C' stands for in "BCSBI" which is an autonomous body formed by the joint efforts of RBI and banks?

A. Central

B. Cost

C. Codes

D. Criteria

396. What is the Tagline of Bank of India?

A. A tradition of trust

B. For all your needs

C. Banking for All

D. Relationship beyond Banking

397. Reserve Bank of India was nationalized in _

A. 1945

B. 1949

C. 1950

D. 1955

398. When was the currency system in India converted into decimal system?

A. From 1st April, 1957

B. From 1st April, 1959

C. From 1st April, 1961

D. From 1st April, 1963

399. Kisan credit card can be used for financing

–

A. production needs

B. Consumption needs

C. Both A and B

D. None of these

400. Who decide on the value and volume of bank notes to be printed and on what basis?

A. Finance Ministry

B. Planning Commission

C. RBI

D. Stock exchange

401. Recently, which legendary Indian sportsperson is awarded the prestigious 'Padma Vibhushan' award?

A. Sachin Tendulkar

B. Dhanraj Pillai

C. M C Mary Kom

D. ViratKohli

402. Which of the following Indian Private Sector bank has recently launched its wealth management platform called 'Pioneer Banking'?

A. ICICI Bank



B. HDFC Bank

C. Axis Bank

D. IndusInd Bank

403. What is the theme of the 10th National Voters' Day celebrated across the country?

A. Electoral Literacy for Stronger Democracy

B. Voting Rights for All

C. Ethical Voting

D. SabsePahle Voting

404. In which state India's First Super Fab Lab has been inaugurated to function in collaboration with Massachusetts Institute of Technology, USA?

A. Kerala

B. Andhra Pradesh

C. Karnataka

D. West Bengal

405. Who has been recently awarded the Subash Chandra Bose AapdaPrabandhanPuraskar, 2020?

A. Vijay Kumar

B. Pramod K. Sawant

C. SylendraBabu Kumar

D. Munnan Singh

406. Where is the world's largest solar park, Pavagada Solar Park located?

A. Assam

B. Andhra Pradesh

C. Karnataka

D. Odisha

407. Which state's former minister, Jagannath Rout has passed away recently?

A. Gujarat

B. West Bengal

C. Andhra Pradesh

D. Odisha

408. Tashkent is the capital of which country?

A. Yemen

B. Kazakhstan

C. Oman

D. Uzbekistan

409. Who is the author of the book titled "Balwa" that describes the happenings in India in the 1990s?

A. Dharmendra Pradhan

B. Pralhad Jos

C. Prakash Javadekar

D. Mukhtar Abbas Naqvi



410. Which bank has decided to convert into a Small Finance Bank under Voluntary Transition of Primary (Urban) Co-operative Banks?

- A. Sangli Urban Co-operative Bank Ltd.
- B. Karad Urban Co-operative Bank Ltd.
- C. Nagpur NagrikSahakari Bank Ltd.

D. New India Co-operative Bank

411. Who was the first Chief Election Commissioner of India?

- A. Raj Gopalachari

B. Sukumar Sen

- C. G. V Mavlankar
- D. Sachchidanand Sinha

412. Where was India's first e-waste clinic inaugurated?

A. Bhopal, Madhya Pradesh

- B. New Delhi, Del
- C. Pune, Maharashtra
- D. Mumbai, Maharashtra

413. In which state, Estuarine Biology Regional Centre of the Zoological Survey of India discovered the new snake eel species also named as 'OphichthusKailashchandrai'?

- A. West Bengal

B. Odisha

- C. Assam

- D. Uttar Pradesh

414. What was the theme of the 2nd edition of International Day of Education that is observed on 24 January 2020?

- A. Theme – “Transforming education”

B. Theme – “Learning for people, planet, prosperity, and peace”

- C. Theme – “Young Teachers: The future of the Profession”

- D. Theme – “Rural Women and Girls education”

415. Which country has topped in the Corruption Perception Index 2019 released by Transparency International?

- A. Somalia & New Zealand

- B. Denmark & Somalia

- C. Denmark & Finland

D. Denmark & New Zealand

416. What is the increased short-term debt investment limit for foreign portfolio investors that were set as 20% earlier by Reserve Bank of India?

A. 30 %

- B. 40 %

- C. 50 %

- D. 55 %



417. Recently, which organization has released the vision document for the National Data and Analytics Platform that provide tools for analytics and visualization of data to stakeholders?

A. National Institution for Transforming India Aayog

B. National Development Council

C. Finance Commission

D. Securities and Exchange Board of India

418. What is the name of the Kerala boy, who has received the “Bharat Award 2019” from President of India Shri, Ram Nath Kovind on Republic Day?

A. Aarti Kiran Shet

B. Kamal Krishna Das

C. Kanti Paikra

D. Adithya K

419. The Telecom Regulatory Authority of India is a statutory body of India. Where is it headquartered?

A. Mumbai

B. Bangalore

C. Lucknow

D. New Delhi

420. The ‘Vault of Vishnu’ book written by which of the following?

A. Amish Tripathi

B. Devdutt Pattanaik

C. Sunil Dalal

D. Ashwin Sanghi

421. In order to boost the credit growth, the Reserve Bank of India (RBI) has eased Cash Reserve Ratio (CRR) requirement of commercial banks for ____.

A. One year

B. Two yearsTM

C. Three years

D. Five years

422. The Reserve Bank of India (RBI) will conduct the “Financial Literacy Week 2020” from February 10 to February 14, 2020. What is the theme of the week?

A. Know Your Customer

B. Customer Protection

C. Micro, Small and Medium Enterprises (MSMEs)

D. Farmers and how they benefit by being a part of the formal banking system

423. Which digital payment company of India has launched an all-in-one QR, point-of-sale (POS) device for merchants across India?



- A. MobiKwik
- B. Google Pay
- C. Paytm**
- D. Amazon Pay

424. Under the comprehensive health insurance plan, "Reliance Health Infinity" launched by Reliance General Insurance Company Limited what is the minimum sum insured amount?

- A. one lakh
- B. two lakh
- C. three lakh**
- D. four lakh

425. The Union Cabinet has approved amendments to the Banking Regulation Act to empower the Reserve Bank of India (RBI) to have better control over ____.

- A. Urban Co-operative banks
- B. Multi-State Cooperative banks
- C. Payments Banks
- D. Both A and B**

426. What is current Repo rate as per the 6th Bi-monthly Monetary Policy announced by the RBI?

- A. 5.25%
- B. 5.15%**

- C. 5.40%
- D. 4.90 %

427. Which of the following public sector banks has signed a pact with Credit Analysis and Research Limited (CARE) for accessing credit qualities of Small and Medium Enterprises (SME)?

- A. Punjab National Bank
- B. Bank of Baroda**
- C. Union Bank of India
- D. Indian Bank

428. The Bombay Stock Exchange (BSE) has signed a licensing agreement with which of the following global exchanges?

- A. Intercontinental Exchange (ICE) Futures Europe**
- B. NASDAQ
- C. Tokyo Stock Exchange
- D. Euronext Stock Exchange

429. RBI has bought ____ crore of long-term securities in fourth special open market operation and has sold Rs 2950 crore of short term bonds.

- A. Rs 8000
- B. Rs 5000
- C. Rs 12000
- D. Rs 10,000**



430. Who among the following is appointed as the Managing Director of the State Bank of India (SBI)?

A. Mahender Kumar Garg

B. Dr. Ashima Goyal

C. Challa Sreenivasulu Setty

D. Dr. Ajit Kumar Saxena

431. The Union Cabinet has given its in principle approval for capital infusion of what amount in the 3 public sector General Insurance companies, OICL, NICL and UIICL?

A. 1250 crores

B. 3000 crores

C. 2500 crores

D. 2000 crores

432. Which of the following are themes of the Union Budget 2020-21?

A. Aspiration

B. Development

C. Compassion

D. All of above

433. The nominal GDP growth for the year 2020-21 estimated at _____%.

A. 8

B. 9

C. 10

D. 12

434. As per the budget speech 2020-21, what is the revised estimate of Fiscal Deficit for the financial year 2019-20 which is earlier 3.3% of the GDP?

A. 3.5

B. 3.8

C. 3.3

D. 3.1

435. As per the budget 2020-21 government has set a goal for doubling the farmers' income by which year?

A. 2021

B. 2022

C. 2023

D. 2024

436. What amount has been allocated by the union government for agriculture and allied activities, irrigation and rural development in 2020-21 budget?

A. 2.25 Lakh crore

B. 2.45 Lakh crore

C. 2.83 Lakh crore

D. 2.90 Lakh crore



437. The Finance minister has announced _____ action plan for farmers, towards the goal of doubling farmers' income by 2022.

- A. 10
- B. 16**
- C. 15
- D. 20

438. How many farmers to be provided for setting up stand-alone solar pumps under Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan?

- A. 15 lakh
- B. 20 lakh**
- C. 22 lakh
- D. 25 lakh

439. The proposed village storage schemes in the union budget 2020-21 will be run by which of the following in villages across the country?

- A. RRBs
- B. Women SHG**
- C. Urban Cooperative Banks
- D. NBFCs

440. What is the concessional Corporate Tax applied by the Indian Government on All Companies?

- A. 10

- B. 15

C. 20

- D. 25

441. Expand PPPAC –

A. Public Personal Partnership Agreement Council

B. Public Personal Partnership Agreement Committee

C. Public Private Partnership Agreement Committee

D. Public Private Partnership Appraisal Committee TM

442. The renewal of Cash Credit Limits for working capital is stipulated by RBI on –

A. yearly basis

B. half-yearly basis

C. quarterly basis

D. bi-annual

443. Which of the following is the currency of Maldives?

A. Dinar

B. Dirham

C. Peso

D. Rufiyaa



444. The headquarters of Unique Identification Authority of India (UIDAI) is situated at _____.

- A. Mumbai
- B. Kolkata
- C. New Delhi**
- D. Chennai

445. As per Nayak Committee recommendations, the working capital requirements is to be met by the bank and the borrower in the ratio of –

- A. 03:01
- B. 04:01**
- C. 05:01
- D. 02:01

446. The concept of the weaker section in the priority sector was introduced as per the recommendations of which committee and in which year?

- A. Nayak Committee, 1981
- B. Shunglu Committee, 1982
- C. Wanchoo Committee, 1980
- D. Krishnaswami Committee, 1980**

447. Which of the following is NOT a Poverty Eradication Programme launched by the Govt. of India?

- A. Swarnjayanti Gram SwarozgarYojana

- B. Jawahar Gram SamridhiYojana
- C. National Social Assistance Programme

D. AADHAR

448. CRR is required to be maintaining in the form of _____.

- A. Approved Government Securities
- B. Cash with RBI**
- C. Cash with bank
- D. All the above

449. Which of the following committees did recommend the concept of working capital term loan?

- A. Nayak Committee
- B. S.L. Kapoor Committee
- C. Tondon Committee**
- D. Narsimhan Committee

450. Account Payee crossing is a direction of the drawer to –

- A. collecting banker**
- B. drawee banker
- C. payee
- D. all endorsees

451. Where is the headquarters of Andhra Bank?



- A. Vadodara
- B. Mangalore
- C. Hyderabad**
- D. Pune

452. Where is the headquarters of Bank of Maharashtra?

- A. Kolkata
- B. Bengaluru
- C. Hyderabad
- D. Pune**

453. Where is the headquarters of Oriental Bank of Commerce?

- A. Chennai
- B. Pune
- C. New Delhi
- D. Gurugram**

454. Where is the headquarters of Vijaya Bank?

- A. Bengaluru**
- B. Mangalore
- C. Chennai
- D. Kolkata

455. What is the market structure called that is characterized by a single seller, selling a unique product in the market?

- A. Oligopoly
- B. Libor
- C. Monopoly**
- D. Normation

456. What is the term called for a market structure in which only a few sellers offer similar or identical products?

- A. Offshore
- B. Libor TM
- C. Monopoly
- D. Oligopoly**

457. What is the market structure called in which the market is dominated by a single buyer?

- A. Micropony
- B. Monopsony**
- C. Monopoly
- D. Microsony

458. What is the original economic system in which traditions, customs, and beliefs help shape the goods and the services the economy produces, as well as the rules and manner of their distribution called?

- A. Constitutional Economy



B. Traditional Economy

- C. Socialist Economy
- D. Monetary Economy

459. What is the metric that measures the ability of a company to use its near cash or quick assets to extinguish or retire its current liabilities are immediately known as?

- A. Acid test ratio**
- B. Current ratio
- C. Overtrading
- D. Cash conversion cycle

460. What is the metric that measures whether or not a firm has enough resources to meet its short-term obligations known as?

- A. Acid test ratio
- B. Current ratio**
- C. Overtrading
- D. Financial accounting

461. Interest on saving bank account is now calculated by banks on_____.

- A. Minimum balance during the month
- B. Minimum balance from 7th to last day of the month
- C. Daily product basis**
- D. None of these

462. IFRS stands for_____.

- A. International Financial Reporting Standards**
- B. Indian Financial Reporting Standards
- C. International Financial Rating Standards
- D. None of these

463. Short-term assets, representing amounts due to a vendor or suppliers of goods or services that were sold on credit terms is known as _____.

- A. Deposit Asset
- B. Current liabilities
- C. Account Receivable**
- D. None of these

464. A chit fund is a type of rotating savings and credit association system practiced in India, is governed / regulated by _____.

- A. RBI
- B. Central government
- C. State government**
- D. None of these

465. Who appoints the governor of Reserve Bank of India?

- A. Central government**
- B. Financial Ministry
- C. Financial secretary



D. None of these

466. Which among the following committee constituted on Payment Banks license?

A. A C Shan

B. NachiketMor

C. B D Thakur

D. None of these

467. SARFAESI Act 2002 related to _____.

A. Recovery of bad loans

B. Regulation of foreign exchange

C. Acquisition of small banks

D. None of these

468. Headquarters of National Investment and Infrastructure Fund (NIIF) is located at _____.

A. New Delhi

B. Mumbai

C. Kolkata

D. None of these

469. With which article of the Indian Constitution is Money Bill related?

A. Article 110

B. Article 112

C. Article 108

D. None of these

470. RBS Bank has been headquartered in-

A. Glasgow, United Kingdom

B. Edinburgh, United Kingdom

C. Skye, United Kingdom

D. None of these

471. Banking ombudsman means-

A. A person appointed to settle a dispute between employees and management

B. An independent person or body officially appointed to settle a dispute

C. A person employed to induce others to break the law so that they can be convicted

D. None of these

472. NIRP is banking parlance stands for –

A. Negative interest ratio policy

B. Native interest rate policy

C. Negative interest rate policy

D. None of these

473. Which tax is levied by the union and collected by the state?

A. Customs Duties



B. Stamp duties on bills of exchange

- C. Corporation Tax
- D. None of these

474. BSE Ltd (Bombay Stock Exchange) Established on?

- A. 1975
- B. 1992
- C. 1875**
- D. None of these

475. Application supported by blocked amount (ASBA) is an interface for banks to participate in the process of IPO payments as proposed by the _____.

- A. World Bank
- B. capital markets regulator**
- C. Loans
- D. None of these

476. The share of deposits that banks must maintain in safe and liquid assets such as government securities, is known as?

- A. Repo rate
- B. Reverse Repo rate
- C. SLR**
- D. None of these

477. Bank can change rate of interest beyond spread announced by them on advances granted to?

- A. Film Companies
- B. Chit funds

C. NBFCs

- D. None of these

478. Infusion of liquidity, by RBI is done through _____ from /to banks under a _____ transaction.

- A. Borrowing, Repo

B. Lending, Repo

- C. Lending, Reverse repo
- D. None of these

479. EXIM bank was set up on?

- A. 1989
- B. 1982**
- C. 1985
- D. None of these

480. Which bank operates on behalf of the SBI in Nigeria and was established in 1981?

- A. RBI
- B. INMB**
- C. ICICI
- D. None of these



481. The headquarters of European Central Bank which administers the currency Euro are in –

- A. Paris
- B. Frankfurt**
- C. London
- D. Geneva

482. The rate at which the Reserve Bank of India lends money to commercial banks is known as –

- A. Repo Rate
- B. Base Rate
- C. Bank Rate**
- D. Reverse Repo Rate

483. The new 2000-rupee note has the image of –

- A. INS Vikramaditya
- B. Mangalyaan**
- C. Red Fort
- D. Thiruvalluvar

484. Where in Karnataka is RBI's Note Press located?

- A. Mysore**

B. Mangalore

C. Kalaburagi

D. Dharwad

485. Which of the following was merged with SBI before 2017?

- A. State Bank of Mysore
- B. State Bank of Indore**
- C. State Bank of Hyderabad
- D. State Bank of Patiala

486. The rate at which RBI borrows money from banks is known as –

- A. Bank rate
- B. Repo rate
- C. Reverse Repo rate**
- D. Base rate

487. What is the minimum limit for an RTGS transaction?

- A. Rs. 10,000
- B. Rs. 20,000
- C. Rs. 1, 00,000
- D. Rs. 2, 00,000**

488. National Institute of Bank Management is located in



- A. Mumbai
- B. New Delhi
- C. Chandigarh
- D. Pune**

489. In which year was the decimal system of currency introduced in India?

- A. 1955
- B. 1957**
- C. 1961
- D. 1963

490. Headquarters of which bank are located in Manipal, Karnataka?

- A. Syndicate Bank**
- B. Canara Bank
- C. Corporation Bank
- D. Vijaya bank

491. The ratio of bank's capital to its assets is known as –

- A. Statutory Liquidity Ratio
- B. Cash Reserve Ratio
- C. Capital Adequacy Ratio**
- D. Debt – Equity Ratio

492. Upto what denomination can coins be issued by the RBI?

- A. Rs. 10
- B. Rs. 100
- C. Rs. 500
- D. Rs. 1000**

493. The headquarters of Asian Development Bank are located in-

- A. Manila**
- B. Jakarta
- C. SingaporeTM
- D. Bangkok

494. The minimum percentage of demand and time liabilities which a bank has to maintain in the form of liquid assets is known as –

- A. Statutory Liquidity Ratio**
- B. Cash Reserve Ratio
- C. Capital Adequacy Ratio
- D. Debt – Equity Ratio

395. Which of the following currency notes has the image of the Parliament of India?

- A. Rs. 50**
- B. Rs. 100
- C. Rs. 500
- D. Rs. 2000



496. Prathama Grameen Bank, the first RRB was sponsored by –

- A. Indian Bank
- B. Syndicate Bank**
- C. Canara Bank
- D. Bank of India

497. Who appoints the Chairman of the RRB?

- A. Reserve Bank of India
- B. State Government
- C. Central Government
- D. Sponsor Bank**

498. The new 200-rupee note has the image of –

- A. Sanchi Stupa**
- B. JantarMantar
- C. Hampi Chariot
- D. Sun Temple

499. What is the share of Central Govt in the capital of Regional Rural Bank?

- A. 25%
- B. 30%
- C. 40%
- D. 50%**

500. The share of Sponsor bank in the capital of Regional Rural Bank is

- A. 50%
- B. 40%
- C. 35%**
- D. 25%

501. Who became the first Chairman of State Bank of India in 1935?

- A. John Mathai**
- B. CD Deshmukh
- C. OP Bhatt
- D. VKRV Rao

502. The headquarters of National Housing Bank are located in –

- A. New Delhi**
- B. Mumbai
- C. Chennai
- D. Ahmedabad

503. Which of the following established the first Mutual Fund in India?

- A. SBI
- B. LIC
- C. GIC



D. UTI

504. Which was the first bank to introduce internet banking in India?

- A. State Bank of India
- B. HDFC Bank

C. ICICI Bank

- D. Punjab National Bank

505. MDR with respect to banking stands for –

- A. Multiple Discount Rate
- B. Merchant Debt Ratio

C. Merchant Discount Rate

- D. Market Discount Ratio

506. Which of the following countries has pound as its currency?

- A. Bahrain
- B. Egypt**
- C. Iraq
- D. Jordan

507. Which bank in India was the first to launch mutual funds?

- A. Canara Bank
- B. Punjab National Bank
- C. Indian Bank

D. State Bank of India

508. Whose signatures are found on one rupee note in India?

- A. Governor, Reserve Bank of India
- B. Finance Minister, Government of India

C. Finance Secretary, Ministry of Finance Government of India

- D. One-rupee note does not have any signatures

509. The authorized capital of a Regional Rural Bank as per RRB Act, 1976 is –

- A. 100 crores
- B. 500 crores
- C. 1000 crores
- D. 2000 crores**

510. The new 500-rupee note has the image of –

- A. Mangalyaan
- B. Red Fort**
- C. Taj Mahal
- D. Tiger

511. RBI's model for rating of Indian Banks is known as _____.

- A. CAMELS**



- B. CAMLE
- C. e-RATING
- D. e-CAMEL

512. When Repo Rate is reduced by RBI, it leads to –

- A. reduces of cost to borrowers on loans from banks.
- B. increases the cost of loans of borrowers from banks.
- C. reduces in the cost of borrowing by banks from RBI.**
- D. increases the cost of borrowing by banks from RBI.

513. Which of the following is not a negotiable instrument?

- A. Cheque
- B. Share Certificate**
- C. Promissory Note
- D. Bill of Exchange

514. Which of the following is included in Tier II capital?

- A. Paid up capital
- B. Statutory reserves
- C. Disclosed reserves
- D. Revaluation Reserves**

515. Which of the following is not a part of prudent guidelines issued by the Reserve Bank of India?

- A. Income Recognition
- B. Asset Recognition
- C. Loan Recovery Rules**
- D. Provisioning Norms

516. Which among the following is a feature of a bank?

- A. Accepts deposit from public
- B. Gives these deposits for loan/investment
- C. Deposited Money can be withdrawn by cheque (and other means like Debit card, ATM card, net banking, etc.)
- D. All the above**

517. According to the new banc assurance guidelines, banks can tie up with a maximum of ____ insurers.

- A. 5
- B. 3
- C. 9**
- D. 10

518. The Reserve Bank of India has recently launched the 'Ombudsman Scheme' for which of the following?

- A. NBFCs**



- B. LABs
- C. PACs
- D. All of these

519. Bank conducts Government business at its branches as an agent of _____

- A. RBI**
- B. Government of India
- C. SBI
- D. All of the above

520. When a fixed deposit receipt is kept with the bank for its safety, it is known as _____

- A. Safe-deposit
- B. Safe custody**
- C. Valid safe deposit
- D. Locker

521. Which among the following organizations provide the licence to an organization that wants to enter the insurance business?

- A. Insurance Regulatory and Development Authority**
- B. Reserve Bank of India
- C. Security and Exchange Board of India
- D. Government of India

522. Nayudamma Memorial Award is given in which of the following fields?

- A. Sports
- B. Science and Technology**
- C. Literature
- D. Music

523. Customer Day is observed every month on a particular day. If it is a holiday-

- A. it will not be observed.
- B. it will be observed on the next day.**
- C. it will be observed on the previous day.
- D. it will be observed on the holiday and not be skipped at all.

524. As per RBI guidelines, 'Enquiry' or 'May I help you' counters are to be provided by banks at which of the following?

- A. By Head office/Zonal office
- B. By all branches
- C. By branches having staff more than 30.
- D. By all branches except very small branches**

525. Which department of RBI handles day-to-day liquidity management operations?

- A. Monetary Policy Department
- B. Market Regulation Department
- C. Financial Markets Department**



D. Management Department

526. In which year Cooperative Banks came under RBI regulation?

- A. 1962
- B. 1966**
- C. 1968
- D. 1970

527. Who among the following is only a holder but not a 'Holder in due course'?

- A. Holder of a bearer cheque
- B. Holder of a crossed order cheque
- C. Holder of a non-negotiable crossed cheque**
- D. All of the above

528. The market based approach aimed at neutralising the part or whole of the monetary impact of foreign exchange inflows is termed as-

- A. Sterilization**
- B. Neutralization
- C. Globalization
- D. Liquidity Adjustment

529. Which of the following is Not regulated and supervised by Board for Financial Supervision, RBI?

- A. Commercial Banks

B. Non-Banking Finance Companies

C. Share Market

D. Development Finance Institutions

530. Which of the following terms is not associated with Finance?

- A. Asset Turnover Ratio
- B. Balance Sheet
- C. Budget
- D. Ashes**

531. Regional Rural Banks are classified under

- A. Land Developments Banks**
- B. Commercial Banks
- C. Co-operative Banks
- D. Agriculture Sector Banks

532. The applicant of PAN will have to submit self-attested copies of three documents for verification, which doesn't include _

- A. Proof of Identity (POI)
- B. Proof of Address (POA)
- C. Date of Birth (DOB)

D. Proof of Citizenship (POC)

533. The Definition of 'Banking' is given in



- A. Negotiable Instrument Act, 1881
- B. Indian Contract Act, 1872
- C. The Banking Regulation Act, 1949**
- D. RBI Act, 1934

534. Which of the following is a legal tender?

- A. Drafts
- B. Cheques
- C. Currency notes**
- D. Government drafts

535. Which among the following is an administrative capital of South Africa?

- A. Cape Town
- B. Pretoria**
- C. Bloemfontein
- D. Durban

536. What is the difference between all receipts and expenditures of the Govt of India both capital and revenue are known as?

- A. Revenue Deficit
- B. Budgetary Deficit**
- C. Zero Budgeting
- D. Trade Gap

537. Which among the following days is celebrated as the 'World Tourism Day'?

- A. 11-May
- B. 16-September
- C. 27-September**
- D. 18-April

538. Which type of account is suitable for the people who have fixed earning every month and want to save a fixed amount of money every month for example 1000 rupees in their account for a fixed period of time?

- A. Savings Bank Account
- B. Fixed Deposit Account
- C. Recurring Deposit Account**
- D. Current Deposit Account

539. Under the Microfinance Self Help Group (SHG) Bank Linkage Programme how many people are required to form a Self Help Group?

- A. Members should be preferably in between 15 to 25.
- B. Members should be preferably in between 5 to 10.
- C. Members should be preferably in between 20 to 30.
- D. Members should be preferably in between 10 to 20.**



540. _____ refers to economic condition where economic growth is very slow and prices are rising.

- A. Inflation
- B. Deflation
- C. Stagflation**
- D. Hyperinflation

541. Which Payments Bank has announced a strategic partnership with Hindustan Petroleum Corporation Limited (HPCL) to give further boost to digital payments in the country?

- A. Fino Payments Bank
- B. Paytm Payments Bank
- C. Indian Post Payments Bank
- D. Airtel Payments Bank**

542. In the first phase of nationalization of banks how many banks were nationalized?

- A. 14**
- B. 12
- C. 10
- D. 18

543. The Government of India and the Government of Maharashtra has signed a _____ loan agreement with the World Bank.

- A. USD 250 million

B. USD 240 million

C. USD 210 million

D. USD 200 million

544. Who among the following has been appointed as the managing director and chief executive officer (MD & CEO) of Canara Bank?

- A. Sanjiv Chadha
- B. Lingam VenkatPrabhakar**
- C. Atanu Kumar Das
- D. Mahender Kumar Garg

B TM

545. When did credit cards get invented?

- A. 1935
- B. 1920
- C. 1950**
- D. None of these

546. Who among the following has been appointed as the managing director and chief executive officer (MD & CEO) of Bank of India?

- A. Sanjiv Chadha
- B. Lingam VenkatPrabhakar
- C. Atanu Kumar Das**
- D. Mahender Kumar Garg



547. Country's largest private sector bank, ICICI bank has launched a Cardless cash withdrawal facility from its ATMs with a per-day transaction limit of _____.

- A. Rs. 5,000
- B. Rs. 10,000
- C. Rs. 15,000
- D. Rs. 20,000**

548. The Reserve Bank of India (RBI) has canceled the Certificate of Authorisation of which Payment System Operator after it had voluntarily surrendered the authorization?

- A. Muthoot Vehicle & Asset Finance Ltd.
- B. Vodafone M-pesa Limited**
- C. Tech Mahindra Limited
- D. PayMate India Pvt. Limited

549. Which financial company has acquired the Essel Finance's micro, small and medium enterprises (MSME) loan business in India?

- A. Tata Capital
- B. Adani Capital**
- C. Bajaj Finserve
- D. Mahindra & Mahindra Capital

550. Which Railway Zone of the Indian Railways has signed a Memorandum of Understanding (MoU) with State Bank of India (SBI) for 'doorstep banking'?

- A. Central Railway
- B. Northern Railway
- C. North Eastern Railway
- D. South Central Railway (SCR) zone**

551. Who among the following has acquired DHFL General Insurance for around Rs 100 crore?

- A. Kapil Wadhawan
- B. Sachin Bansal**
- C. Vijay Shekhar Sharma
- D. Ritesh Agarwal

552. The Reserve Bank of India (RBI) will now allow consumers to give an e-mandate for recurring payments made through Unified Payments Interface (UPI). The limit on such recurring transactions has been set at _____.

- A. Rs. 2000**
- B. Rs. 4000
- C. Rs. 15,000
- D. Rs. 10,000

553. The central govt in consultation with the Reserve Bank of India (RBI) has announced an increase in the authorized capital of which public sector bank from 15,000 crores to 25,000 crores?

- A. Indian Bank
- B. Union Bank of India**



C. Canara Bank

D. Indian Overseas Bank

554. The Reserve Bank of India has recently revised the 'Supervisory Action Framework' of which category of banks?

A. Public Sector Banks

B. Private Sector Banks

C. Foreign Banks

D. Urban Cooperative Banks

555. Government of India has constituted a seven-member Group of Minister (GoM) to infuse how much amount to revive state-owned telecom corporations BSNL and MTNL?

A. Rs 69000 crore

B. Rs.79000 crore

C. Rs.50000 crore

D. Rs.70000 crore

556. "The Name you can Bank Upon" is the tagline of _____

A. Oriental Bank of Commerce

B. Dena Bank

C. Punjab National Bank

D. Indian Bank

557. Karnataka VikasGrameena Bank (KVGB) signed a memorandum of understanding with

which private company on solar lightening and livelihood solutions?

A. Deepa Solar Systems Pvt. Ltd

B. Vikram Solar Pvt. Ltd

C. Loom Solar Pvt. Ltd

D. SELCO Solar Light Pvt. Ltd

558. Who is the MD and CEO of Indian Bank?

A. RavindraPrabhakarMarathe

B. Kishore PirajiKharat

C. P. S. Jayakumar

D. Rakesh Sharma

559. Which Bank has launch OTP-based ATM cash withdrawal from January 1,2020?

A. State Bank of India

B. Punjab National Bank

C. Dena Bank

D. Syndicate Bank

560. RBI rejects merger of which two banks?

A. Yes Bank and IndiaBulls

B. Laxmi Vilas Bank and India Bulls

C. Yes Bank and Dhanlaxmi Bank

D. Dhanlaxmi Bank and Edelweiss Broking Limited



561. A Scheme for Promoting Innovation, Rural Industry and Entrepreneurship (ASPIRE) will be implemented through which bank?

- A. SBI
- B. IDBI
- C. SIDBI**
- D. BOB

562. Which one of the following methods is currently used in India to issue note?

- A. Maximum Fiduciary System
- B. Minimum Reserve System**
- C. Percentage Reserve System
- D. None of these

563. What is reason for cost push inflation?

- A. Increase in wage rate
- B. Decrease in cost production
- C. Increase in the raw material**
- D. None of these

564. The number of the regional offices of RBI is –

- A. 19**
- B. 18
- C. 22
- D. None of these

565. How many board of directors are there in RBI?

- A. 20
- B. 22
- C. 21**
- D. None of these

566. An account in which trading of shares in theft electronic form is done is known as-

- A. Demat account**
- B. NRI account
- C. Current account
- D. None of these

567. MAT provision in income tax stands for –

- A. Medium Alternate Tax
- B. Minimum Alternate Tax**
- C. Maximum Alternate Tax
- D. None of these

568. How many non-scheduled banks are there in India?

- A. 19
- B. 7
- C. 4**
- D. None of these



569. Treasury bill means-

- A. A bill is drawn on a treasury
- B. An instrument is used by the central government for short –term borrowing**
- C. A bill was drawn by a member of parliament
- D. None of these

570. NABARD is responsible for regulating and supervising the function of –

- A. Co-operative banks and Regional Rural Banks**
- B. Private sector bank
- C. Regional Rural Banks
- D. None of these

571. The 'World Development Report' is released by which institute?

- A. World Bank
- B. Asian Development Bank
- C. International Monetary Fund**
- D. International Labor Organization

572. Which sector contributes most to India's economy?

- A. Construction sector
- B. Agricultural sector
- C. Small industry

D. Service sector

573. Which of the following institute provide loans for long term development of a country?

- A. International monetary fund
- B. The International Development**
- C. Association The International Finance Corporation
- D. The Multilateral Investment Guarantee Agency

574. Which organization has approved a new scheme – 'Scheme for Trans-Disciplinary Research for India's Developing Economy' (STRIDE)?

- A. UGC
- B. CBSE
- C. INSPIRE**
- D. TET

575. What is the full form of "MCLR"?

- A. Marginal Commodity of Funds based Lending Rate
- B. Marginal Cost of Lending Rate
- C. Multiple Commodity Lending Rate
- D. Marginal Cost of Funds based Lending Rate**

576. CIBIL score is used by banks and NBFCs to ascertain your creditworthiness and the



likelihood of you repaying your loan on time.
How many digit numbers are there in CIBIL Score?

- A. 1-digit number
- B. 2-digit number
- C. 5-digit number
- D. 3-digit number**

577. Who has been appointed as the first chairman of the panel on the code for responsible loans in microcredit?

- A. HR Khan**
- B. Sonia Krishnakutty
- C. KR Khan
- D. P. Satish

578. Name the company which recently tied up with Allahabad Bank for the development of a dedicated e-Auction platform.

- A. MOIL Limited
- B. NMDC Limited
- C. MSTC Limited**
- D. IRCTC Limited

579. Which bank has launched the "Bharosa" savings account?

- A. Paytm Payment Bank
- B. Airtel Payment Bank**
- C. Aditya Birla Payment Bank

D. India Post Payments Bank

580. Who among the following is the chairman of a working group of the "Social Stock Exchange" constituted by SEBI?

- A. BibekDebroj
- B. Ajay Tyagi
- C. Ishaat Hussain**
- D. Suresh Mathur

581. In April 1980, _____ banks were nationalized in India?

- A. 3
- B. 5
- C. 6**
- D. 7

582. The liberalization of Indian Banking and Regulation was done based on recommendation of _____?

- A. R Gandhi Committee
- B. Narasimham Committee**
- C. Basel Committee
- D. Khusro Committee

583. Name the micro finance company that becomes the first to start operation as a commercial bank?

- A. Pay Tm Bank



B. Vodafone m-Pisa Bank

C. Yes Bank

D. Bandhan Bank

584. In which year was the Bank of Maharashtra established?

A. 1937

B. 1935

C. 1934

D. 1949

585. Which of the following regulates Credit Rating agencies in India?

A. RBI

B. NSE

C. SEBI

D. ICAI

586. Who has been appointed as the MD and CEO of Bank of Baroda by the government?

A. Sanjiv Chadha

B. Jaykumar Sharma

C. Shiv Pal Sharma

D. Ajay Shankar

587. South Indian Bank has its headquarter in which state?

A. Tamil Nadu

B. Kerala

C. Andhra Pradesh

D. Karnataka

588. The first Indian RRB that achieved Core Banking Solution (CBS) in 2011 is _____?

A. Pallavan Bank

B. Rushikulya Gramya Bank (RGB)

C. Allahabad UP Gramin Bank

D. Bangiya Gramin Vikash Bank

589. Headquarters of HUDCO is in ____?

A. Mumbai

B. New Delhi

C. Kolkata

D. Bangalore

590. The head quarter of ONICRA is _____.

A. Mumbai

B. Gurugram

C. Hyderabad

D. Noida

591. The Majority shareholder in CRISIL is _____?

A. Standard and Poors'



- B. Fitch Ratings Inc.
- C. Moody's
- D. Dun and Bradstreet
- A

592. FATCA stands for

- A. Foreign Account Tax Compliance Act**
- B. Foreign Account Trade Company Act
- C. Financial Account Tax Compliance Act
- D. Fiscal Account Tax Compliance Act

593. Allahabad Bank was established on 24 April _____

- A. 1895
- B. 1865**
- C. 1890
- D. 1875

594. What is the currency of Belgium?

- A. Zloty
- B. Euro**
- C. Forint
- D. Dollar

595. Expand BCBS?

- A. Basel Committee on Balance Supervision
- B. Basel Committee on Board Supervision**
- C. Board Committee on Banking Supervision
- D. Basel Committee on Banking Supervision

596. Which of the following bank headquarters located in Mumbai?

- A. Bank of Baroda
- B. Union Bank of India**
- C. Punjab & Sind Bank
- D. Corporation Bank

597. Small finance bank to lend _____ net bank credit to priority sector

- A. 25%
- B. 40%
- C. 60%
- D. 75%**

598. On August, India has signed amount of loan pact with _____ for Gujarat road project

- A. Asian Development Bank
- B. New Development Bank
- C. Asian Infrastructure Investment Bank**
- D. World Bank



599. Which of the following payments has been allowed through the Bharat Bill Payment System(BBPS) by Reserve Bank of India?

- A. Single time Payments
- B. Fixed Payments
- C. Recurring Payments**
- D. Multiple Payments

600. Who launched Bharosa savings account, recently?

- A. Equitas Small Finance Bank
- B. Airtel Payments Bank**
- C. State Bank of India
- D. Kotak Mahindra Bank

601. KarnamSekar has taken over as the new Managing Director and CEO of Indian Overseas Bank. He was the former Managing Director of which bank?

- A. State Bank of India
- B. Punjab National Bank
- C. Corporation Bank
- D. Dena Bank**

602. Where is the Headquarter of Indian Overseas Bank?

- A. Bengaluru

B. Mumbai

C. Chennai

D. Kolkata

603. Which zone of the Indian Railways recently conducted the 'Operation Dhanush' against ticket outs involved in e-ticketing?

- A. Northern Railway Zone
- B. Southern Railway Zone
- C. Central Railway Zone**
- D. Eastern Railway Zone

604. Who is the author of the book "The Unquiet River: A Biography of the Brahmaputra"?

- A. Chetan Bhagat
- B. Arundhati Roy
- C. ArupjyotiSaikia**
- D. Amitav Ghosh

605. What is the name of the resolution scheme launched to solve the NPA problem through a market-led approach?

- A. Shakti
- B. Sashakt**
- C. Utkarsh
- D. Nishtha



606. Who became the first Indian to win the prestigious Italian award for Sand Art?

- A. Manisha
- B. Sarvesh Patel
- C. SudarsanPattnaik**
- D. Neha Umak

607. Who has been conferred with the prestigious 'Vyas Samman' 2019?

- A. Nasira Sharma**
- B. MamtaKalia
- C. LeeladharJagoori
- D. SurendraVerma

608. Which of the following institutes has recently created the first Indian brain atlas?

- A. IIT Mumbai
- B. IISC Bangalore
- C. IIIT, Hyderabad**
- D. IIT Mandi

609. "Mother Teresa Memorial Awards for Social Justice" is established by which of the following?

- A. Church of North India
- B. All India Christian Council
- C. Harmony Foundation**
- D. Church of South India

610. What is the name of the regulatory body that issues the Financial Stability Report?

- A. Reserve Bank of India**
- B. State Bank of India
- C. Industrial Development Bank of India
- D. Central Bank of India

611. What is tagline of Bank of Baroda?

- A. Your own bank
- B. One family, one bank
- C. Good people to grow with
- D. India's International Bank**

612. Where is the Headquarter of Union Bank of India?

- A. Bengaluru**
- B. Mumbai
- C. Chennai
- D. Kolkata

613. Which institutions are known as Bretton woods twins?

- A. World Bank and IMF**
- B. World Bank and ADB
- C. IMF and ADB
- D. NDB and ADB



614. Who has been appointed as the 24th Controller General of Accounts?

- A. Shuba Roy Burman
- B. Soma Roy Burman**
- C. Roma Roy Burman
- D. Seema Roy Burman

615. AngadVir Singh Bajwa is recently in news. He is related to which sports?

- A. Boxing
- B. Shooting**
- C. Chess
- D. Cricket

616. 'Surya Kiran - XIV' which is in the news recently. It is a joint military exercise conducted between India and which country?

- A. China
- B. Sri Lanka
- C. Myanmar
- D. Nepal**

617. Tirana is the capital of which country?

- A. Helsinki
- B. Croatia
- C. Costa Rica

D. Albania

618. Chandrapura Thermal Power Station is located in which state?

- A. Chhattisgarh
- B. Haryana
- C. Karnataka

D. Jharkhand

619. Currently, what is the repo rate of RBI?

- A. 5.50%
- B. 5.15%** TM
- C. 5.40%
- D. 4.00%

620. Global gender gap index released by which of the following?

- A. FAO
- B. UNDP
- C. UN-women

D. World Economic Forum

621. Which of these is India's oldest Joint Stock bank in India?

- A. State Bank of India
- B. Allahabad Bank**
- C. Punjab National Bank



D. Syndicate Bank

622. Cash reserve ratio as a weapon of credit control denotes which of these functions of the RBI?

A. Controller of credit

B. Banker's Bank

C. Lender of Last Resort

D. Banker to the Government

623. Which of the given instruments is most likely to be used by a corporate entity who wishes to raise money from the market?

A. Commercial Papers

B. National Savings Certificates

C. Treasury Bills

D. KisanVikas Patra

624. The Price at which government purchases the food grains for maintaining the public distribution system is known as _____

A. Ceiling price

B. Procurement price

C. Issue price

D. Cost price

625. Which of the following is the first Indian state to introduce the e-GPF?

A. Punjab

B. Andhra Pradesh

C. Maharashtra

D. Arunachal Pradesh

626. The interest rate on savings banks account in all nationalized commercial banks is fixed by _____

A. Indian Banks's Association

B. Ministry of Finance

C. RBI

D. Individual Banks itself

627. What does SCRA stands for?

A. Securities Contracts (Regulation) Act

B. Statutory Contracts (Regulation) Act

C. Special Contracts (Regulation) Act

D. Sovereign Contracts (Regulation) Act

628. Who presents the Economic Survey in India annually?

A. Central Statistics Office

B. RBI

C. Ministry of Finance

D. Central Board of Direct Taxes

629. The foreign currency having the tendency of quick migration is known as _____



A. Soft money

B. Hot money

C. Hard money

D. Fiat money

630. The Bhore Committee was formed by the government in the year 1943 to _____

A. Disinvestment in Public Enterprises

B. Control Liquidity in the market

C. Enhance Foreign Exchange Reserve of the country

D. Improve public health system in India

631. Under the comprehensive health insurance plan “Reliance Health Infinity” launched by Reliance General Insurance Company Limited what is minimum sum insured amount?

A. One lakh

B. Two lakh

C. Three lakh

D. Four lakh

632. Which digital payment company of India has launched an all-in-one QR, point-of-sale (POS) device for merchants across India?

A. MobiKwik

B. Google Pay

C. Paytm

D. Amazon Pay

633. In order to boost the credit growth, the Reserve Bank of India (RBI) has eased Cash Reserve Ratio (CRR) requirement of commercial banks for _____.

A. One year

B. Two years

C. Three years

D. Five years

634. The Reserve Bank of India (RBI) will conduct the “Financial Literacy Week 2020” from February 10 to February 14, 2020. What is the theme of the week?

A. Know Your Customer

B. Customer Protection

C. Micro, Small and Medium Enterprises (MSMEs)

D. Farmers and how they benefit by being a part of the formal banking system

635. Universal Sompo General Insurance Company launched the “Super Health care policy” with which bank_____?

A. Bank of Baroda

B. State bank of India

C. Allahabad Bank

D. Punjab National Bank



636. The Bharat Bond ETF Maturity period is _____.

- A. 6 months and one year
- B. 2 years and 10 years
- C. 3 years and 10 years**
- D. 5 years and 10 years

637. For an Urban Cooperative Bank to become a Small Finance Bank, what is the minimum paid-up capital requirement?

- A. 100 crore**
- B. 150 crore
- C. 200 crore
- D. 300 crore

638. To provide doorstep banking services, the South-Central Zone of the Indian Railways has signed a MoU with which of the following banks?

- A. Bank of India
- B. State Bank of India**
- C. Bank of Baroda
- D. Punjab National Bank

639. Multimodal supply chain solutions provider GEFCO has signed a five year deal with which company to strengthen its Digital Transformation worldwide?

- A. Wipro

- B. TCS

C. Infosys

- D. HCL

640. The Reserve Bank of India (RBI) has increased the limits imposed on peer-to-peer lenders to _____.

- A. 10 lakh
- B. 20 Lakh
- C. 30 lakh

D. 50 lakh

641. Nippon which acquires additional 21.54% stake in Reliance Nippon Life Asset Management is a company of which country?

- A. China
- B. Russia
- C. USA

D. Japan

642. What is the full form of CIRP?

- A. Central Insolvency Resolution Process
- B. Credit Insolvency Resolution Process
- C. Company Insolvency Resolution Process
- D. Corporate Insolvency Resolution Process**

643. What does P stand for in STP?



- A. Powered
- B. Processing**
- C. Premier
- D. Partnership

644. The nationwide campaign, 'Team Cashless India' to accelerate the acceptance and adoption of digital payments in India has been initiated by which company?

- A. Visa
- B. Mastercard**
- C. Paytm
- D. Google Pay

645. Which of the following services cannot be availed through AEPS?

- A. Balance Enquiry
- B. Cash Withdrawal
- C. Overdraft**
- D. Cash Deposit

646. As per the RBI's guidelines for 'on-tap' licensing of small finance banks, what is the minimum experience required (in years) for any resident individuals/professionals, singly or jointly, to set up SFBs?

- A. 2 years
- B. 5 years
- C. 7 years

D. 10 years

647. Which bank has announced to launch a cobranded credit card in partnership with Indian Oil Corporation Ltd (IOCL)?

- A. ICICI Bank
- B. HDFC Bank
- C. Axis Bank**
- D. Yes Bank

648. State Bank of India (SBI) has signed a loan agreement worth of _____ with KfW (Kreditanstalt für Wiederaufbau) German development bank for establishing an energy-efficient housing program in India.

- A. USD 277 million**
- B. USD 370 million
- C. USD 497 million
- D. USD 377 million

649. Which financial company has launched India's first corporate bond exchange-traded fund (ETF), called the Bharat Bond ETF?

- A. Edelweiss Asset Management Company (AMC)**
- B. Mahindra & Mahindra Financial Services Limited
- C. Muthoot Finance Ltd
- D. HDB Financial Services



650. Which loan service app has been launched by Xiaomi in association with Zest Money, through which customers can get instant loan ranging from Rs 7,000 – Rs 1, 00,000?

- A. Instant Loan
- B. MiCredit**
- C. MiLoan
- D. Xi Credit

651. What is the deadline set by RBI for entities with net worth above Rs.10000 million to implement Legal Entity Identifier (LEI) for participation in non-derivative markets?

- A. January 31, 2020
- B. March 31, 2020
- C. April 30, 2019
- D. December 31, 2019**

652. RBI has extended the NBFC Ombudsman Scheme 2018 to Non-Deposit Taking Non-Banking Financial Companies which has a total asset size of Rs _____ and above

- A. Rs 50 crore
- B. Rs 100 crore**
- C. Rs 150 crore
- D. Rs 200 crore

653. As per SEBI, what should be the minimum net worth requirement for Clearing Corporations in International Financial Services

Centre (IFSC) during commencement of operations?

- A. Rs 50 crore**
- B. Rs 100 crore
- C. Rs 200 crore
- D. Rs 250 crore

654. What will be the dimension of the new Rs 20 denomination currency note to be issued by RBI?

- A. 63 mm x 122 mm
- B. 63 mm x 132 mm
- C. 63 mm x 129 mmTM**
- D. 63 mm x 138 mm

655. What will be the interest rate on the Employees' Provident Fund (EPF) for 2018-19?

- A. 8.55%
- B. 8.65%**
- C. 8.75%
- D. 8.45%

656. Which among the following banks is merging with largest microfinance company Bharat Financial Inclusion?

- A. Canara Bank
- B. HDFC Bank
- C. Kotak Mahindra Bank



D. IndusInd Bank

657. Which agency has stated that RBI is the first central bank in Asia-Pacific (APAC) region to start interest rate easing cycle?

A. Fitch Ratings

- B. Moody's
- C. International Monetary Fund
- D. World Bank

658. Which Indian Crypto currency exchange has launched first ever wholesale crypto currency trading platform?

- A. Zebpay
- B. UNOCOIN
- C. BuyUcoin**
- D. Coinsecure

659. What was the target set for loan under Pradhan Mantri Mudra Yojana (PMMY) in the fiscal 2018-19?

- A. Rs 2 lakh crore
- B. Rs 3 lakh crore**
- C. Rs 4 lakh crore
- D. Rs 5 lakh crore

660. Which bank has launched India's first 'Green Car Loan' to encourage customers to buy electric vehicle?

- A. ICICI
- B. HDFC
- C. PNB
- D. SBI**

661. SREI Equipment Finance Ltd, a wholly-owned subsidiary of SREI Infrastructure Finance, has partnered with which of the following bank to offer loans to the MSMEs sector and retail customers under a co-lending arrangement?

- A. Reserve Bank of India
- B. State Bank of India
- C. Industrial Development Bank of India
- D. United Bank of India**

662. Where is the Headquarter of the Industrial Development Bank of India?

- A. Bengaluru
- B. Mumbai**
- C. Chennai
- D. Kolkata

663. Which of the following is an annual publication of the Central Health Bureau?

- A. National health profile**
- B. Healthcare in India
- C. Health system for a new India
- D. World health report



664. Who has been appointed the first-ever Chief Financial Officer of the Reserve Bank of India?

- A. Ashok Vajpeyi
- B. BalanNambiar
- C. UttamPacharne
- D. SudhaBalakrishnan**

665. The world's highest "Rail Bridge" was constructed in the state of Jammu & Kashmir. This bridge situated on which of the following rivers?

- A. Jhelum
- B. Chenab**
- C. Indus
- D. Ravi

666. Which government has launched a dedicated web portal and a mobile application, named as 'e-Ganna', for sugarcane farmers of the state?

- A. Uttar Pradesh**
- B. Madhya Pradesh
- C. Arunachal Pradesh
- D. Himachal Pradesh

667. The Non-Bank entities which set up, owned and operate the ATMs are known as which of the following?

- A. Orange Label ATM
- B. Brown Label ATM
- C. Yellow Label

D. White Label ATMs

668. The Asian Development Bank (ADB) and the Government of India have signed a loan agreement worth \$190 million to upgrade 754 kilometers of roads and highways in which state?

- A. Andhra Pradesh
- B. Karnataka
- C. Manipur

D. Rajasthan

669. "DipaKarmakar: The Small Wonder" book has been written by which of the following writer?

- A. Bishweshwar Nandi**
- B. Amish Tripathi
- C. Chetan Bhagat
- D. PreetiShenoy

670. SBI Card launched 'SBI Card Pay'. It is based on which technology?

- A. Hide Card Emulation
- B. Host Credit Emulation
- C. Hide Credit Emulation
- D. Host Card Emulation**



671. What is the deadline set by RBI for market participants having net worth between Rs.2000 million and Rs 10000 million to implement Legal Entity Identifier (LEI) for participation in non-derivative markets?

- A. 1 October 2019
- B. 31 August 2019
- C. 1 July 2019
- D. 31 December 2019**

672. Which of these US companies have not crossed the USD 1 trillion market cap till now?

- A. Apple
- B. Facebook**
- C. Amazon
- D. Microsoft

673. The NBFC Ombudsman Scheme was introduced in which year?

- A. 2015
- B. 2016
- C. 2017
- D. 2018**

674. SEBI has reduced the minimum Net worth Requirements for Clearing Corporations in International Financial Services Centre (IFSC) over a period of three years from the

commencement of operations to Rs 100 Crore. Earlier what was this limit?

- A. Rs 300 crore**
- B. Rs 200 crore
- C. Rs 500 crore
- D. Rs 400 crore

675. Who finalizes the interest rate on Employees' Provident Fund (EPF)?

- A. RBI
- B. Employees' Provident Fund Organization (EPFO)
- C. Ministry of Finance**
- D. Central Statistical Organization

676. The National Company Law Tribunal (NCLT) is a _____ body

- A. Regulatory body
- B. Quasi-judicial body**
- C. Statutory body
- D. Constitutional body

677. What was the total amount of loan disbursed under the Pradhan Mantri Mudra Yojana (PMMY) in 2018-19?

- A. Rs 3 lakh crore
- B. Rs 3.27 lakh crore**
- C. Rs 2 lakh crore



D. Rs 2.73 lakh crore

678. The RBI has recently divested its entire stake in which of its wholly-owned subsidiary?

A. NHB

B. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)

C. DICGC

D. SIDBI

679. Which among the given institutions has reduced the minimum subscription requirement for Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs)?

A. NHB

B. RBI

C. SEBI

D. EXIM

680. Which of these has recently signed a Statement of Commitment (SoC) to the FX Global Code ("Code")?

A. EXIM

B. RBI

C. SEBI

D. Ministry of Finance

681. Which of these is a 20-character, alphanumeric code?

A. SWIFT Code

B. Indian Financial System Code (IFSC)

C. Unique Transaction Reference (UTR)

D. Legal Entity Identifier (LEI)

682. How many NBFC Ombudsmen have been appointed till date?

A. 8

B. 21

C. 4

D. 11

683. The head quarter of Society for Worldwide Interbank Financial Telecommunication (SWIFT) is in which country?

A. Belgium

B. Germany

C. United States

D. Italy

684. The Employees' Provident Funds scheme came into effect in which year?

A. 1948

B. 1952

C. 1964



D. 1976

685. In how many languages is the value of the new Rs 20 denomination currency written on the note?

A. 17

B. 22

C. 15

D. 21

686. The head quarter of IndusInd bank is in which city?

A. Pune

B. Kochi

C. Chennai

D. Mumbai

687. Which of these is not an Indian cryptocurrency exchange?

A. Coinbase

B. BuyUcoin

C. WazirX

D. Unocoin

688. The MUDRA Bank is a wholly owned subsidiary of _____

A. RBI

B. SIDBI

C. SEBI

D. NABARD

689. What is the share of the government of India in NHB?

A. 75%

B. 51%

C. 100%

D. 90%

690. The RBI recently signed anSoI to FX Global Code ("Code"). This code is based on how many principles?

A. 8

B. 5

C. 10

D. 6

691. The membership of an ideal Self Help Group (SHG) group could be between _____ persons.

A. 10 to 20

B. 5 to 10

C. 15 to 25

D. 20 to 30

692. Which of these Financial Market Infrastructures (FMI) are regulated by RBI?



- A. Real Time Gross Settlement System (RTGS)
- B. Securities Settlement Systems (SSS)
- C. Clearing Corporation of India Ltd (CCIL)
- D. All of these**

693. Which committee recommended the formation of the National Company Law Tribunal (NCLT)?

- A. Ashok Mehta Committee
- B. Eradi Committee**
- C. Gadgil Committee
- D. D.K. Mohanty Committee

694. As per RBI, the minimum area of the strong room/ vault for setting up of a new Currency Chests, other than in hilly regions, should be _____

- A. 5000 sqft
- B. 2000 sqft
- C. 1500 sqft**
- D. 1000 sqft

695. Which of these banks has tied up with BSE to promote the BSE Startups platform?

- A. State Bank of India
- B. ICICI Bank
- C. Punjab National Bank
- D. HDFC Bank**

696. What was the total remittance received by India in 2018 as per World Bank's Migration and Development Report?

- A. USD 79 billion**
- B. USD 61 billion
- C. USD 85 billion
- D. USD 53 billion

697. The world's first Islamic Bank to launch Banking Service via What's app is located in which city?

- A. Muscat TM
- B. Amman
- C. Doha
- D. Dubai**

698. What was the volume of priority sector lending certificates (PSLCs) in the FY19?

- A. Rs 5.5 trillion
- B. Rs 2.2 trillion
- C. Rs 3.3 trillion**
- D. Rs 4.4 trillion

699. LCR requires banks to hold enough high-quality liquid assets (HQLA) to ensure their ongoing ability to meet short-term obligations. What does LCR stands for?

- A. Liquidity Coverage Ratio**



- B. Legal Credit Registry
- C. Liberalised Currency Rate
- D. Lending Capital Ratio

700. What is the Sovereign rating of India for 2018-19 as per Fitch?

- A. BB+
- B. BBB-
- C. BB-
- D. BBB+**

701. During which years the Third Five-year Plan was implemented in India?

- A. 1963–1968
- B. 1964–1969
- C. 1962–1967
- D. 1961–1966**

702. Which of the following statement/statements is/are correct about SIDBI?

- A. Small industrial Development Bank of India (SIDBI) is a development financial institution in India, headquartered at Mumbai.
- B. It was established on April 2, 1990, through an Act of Parliament.
- C. It purposes to provide refinance facility and short term lending to industries, and the Micro, Small and Medium Enterprises sector.**

D. All of the above

703. How many member countries are there in the United Nations?

- A. 183
- B. 193**
- C. 199
- D. 175

704. When any individual looks for a job change for better opportunities, services, salary and wages, or because of dissatisfaction with the previous job that spent time is called _____.

- A. Structural Unemployment
- B. Cyclical Unemployment
- C. Frictional Unemployment**
- D. Seasonal unemployment

705. Who among the following is not a deputy governor of Reserve Bank of India?

- A. B. P. Kanungo
- B. N. S. Vishwanathan
- C. Mahesh Kumar Jain
- D. Dr. Ravindra H. Dholakia**

706. Nur-Sultan is the capital of which country?

- A. Yemen



B. Kazakhstan

C. Oman

D. Kyrgyzstan

707. Shekel is the currency of which country?

A. Jordan

B. Libya

C. Eretria

D. Israel

708. Shares issued by a company to its directors or employees at a discount or for consideration, other than cash are called ____.

A. Sweat equity shares

B. Bonus Shares

C. ESOP

D. Preference Shares

709. Navegaon National Park is located in which state?

A. Karnataka

B. West Bengal

C. Andhra Pradesh

D. Maharashtra

710. Where is the National Sugar Institute established?

A. Kanpur

B. New Del

C. Lucknow

D. Gorakhpur

711. The Open Market Operations (OMO) is a part of _____

A. Monetary Policy

B. Fiscal Policy

C. Income Policy

D. All the above

712. What percent of net bank credit is required to be paid by Scheduled Commercial banks in India to priority sector in advance?

A. 30%

B. 20%

C. 10%

D. 40%

713. What is the full form of ASBA?

A. Actual Savings and Balance Accumulated

B. Applications Supported by Blocked Amount

C. Accreditation of Stock and Bonds Account

D. Account Seized and Blocked Assets



714. The Fiscal Policy in India is formulated _____

- A. **Ministry of finance**
- B. Reserve Bank of India
- C. Finance Commission
- D. NITI Aayog

715. A type of banking which involves placing funds only in short-term, risk free assets such as government securities is called?

- A. Islamic Banking
- B. Universal Banking
- C. **Narrow Banking**
- D. Core Banking

716. Which of these committees recommended the merger of Regional Rural Banks with their Sponsor banks?

- A. Malegam Committee
- B. Narshimham Committee
- C. Khan Committee
- D. **Khusro Committee**

717. The bad debt recovered by a bank becomes _____ for the organization

- A. Expense
- B. **Income**
- C. Asset

D. Debt

718. The Rural Infrastructure Development Fund (RIDF) is maintained by _____

- A. SEBI
- B. RBI
- C. **NABARD**
- D. Ministry of Finance

719. LLP is acronym for _____

- A. Limited Loan Participation
- B. Limited Liquidity Proportion
- C. Limited Leverage Percent
- D. **Limited Liability Partnership**

720. The Statutory Liquidity Ratio (SLR) is maintained by banks on _____

- A. **Net Demand and Time Liabilities**
- B. Demand and Time Liabilities
- C. Net Demand and Time Deposits
- D. Demand and Time Deposits

721. The overall rise in the cost of goods that results from a rise in the amount people earn over time is known as _____

- A. **Wage Push Inflation**
- B. Pricing Power Inflation



- C. Cost Push Inflation
- D. Sectoral Inflation

722. What does ALM stands for in banking & Finance?

- A. Asset Liquidity Maturity
- B. Asset Liability Management**
- C. Asset Leverage Method
- D. Asset Liquidity Management

723. What is the minimum capital requirement for corporate to set up a bank as per RBI?

- A. Rs 200 crore
- B. Rs 400 crore
- C. Rs 300 crore
- D. Rs 500 crore**

724. Which of these institutions maintains the Micro Finance Development and Equity Fund (MFDEF)?

- A. RBI
- B. SIDBI
- C. NABARD**
- D. Ministry of Finance

725. Which of these determines the rate of interest on term deposits in banks?

- A. Ministry of Finance

- B. Reserve Bank of India
- C. Indian Banks Association
- D. Banks itself**

726. What is the minimum tenure for which NRE term deposit account can be opened?

- A. 48 months
- B. 12 months**
- C. 24 months
- D. 36 months

727. Which of these cannot be endorsed?

- A. Fixed deposit receipt**
- B. Bank draft
- C. Promissory note
- D. Cheque

728. Which of these is the first Public Sector Bank to obtain licence from RBI for internet banking?

- A. Oriental Bank of Commerce
- B. Corporation Bank
- C. Punjab National Bank**
- D. State Bank of India

729. Which of the following deposits is not accepted by commercial banks?



- A. Fixed deposit
- B. Demand deposit
- C. Recurring deposit

D. Public Account deposit

730. The National Stock Exchange (NSE) has been barred from accessing securities market for a period of _____

- A. 12 months
- B. 6 months**
- C. 3 months
- D. 4 months

731. Recently the Central banks of which countries have completed the first international cross-currency payment with digital currencies

- A. Singapore & Canada**
- B. Australia and Germany
- C. United States & France
- D. Singapore & United States

732. What should be the minimum paid up capital requirement for new Private Bank in India?

- A. Rs 200 crore
- B. Rs 500 crore**
- C. Rs 300 crore
- D. Rs 100 crore

733. The sovereign loan operations in India started in which year?

- A. 2001
- B. 2014
- C. 1986**
- D. 1999

734. The Investor Protection and Education Fund is maintained by?

- A. RBI
- B. NABARD TM
- C. Ministry of Finance
- D. SEBI**

735. According to the Banking Regulation Act, what is the maximum ceiling upto which RBI can fix SLR rate?

- A. 50%
- B. 40%**
- C. 75%
- D. 60%

736. Which of these methods is not used to measure the National Income?

- A. Production method**
- B. Income method
- C. Expenditure method



D. Product method

737. Which of these was set up to promote new technological inputs in rural sector?

- A. NPCI
- B. HUDCO
- C. CAPART**
- D. SIDBI

738. Which of these is not an example of value added services offered by banks?

- A. Accident insurance cover
- B. Tax relief services
- C. 24-hour live video customer service
- D. Free cheque book facility**

739. _____ is large loan extended by a group of small banks to a single borrower especially corporate borrowers or government

- A. Syndicate loan**
- B. Group loan
- C. Standard loan
- D. Corporate loan

740. What is the rate of interest payable on Exchange earners' foreign currency account (EEFC)?

- A. 4%

B. Nil

- C. 6.5%
- D. 3.2%

741. When the exchange rates of two currencies are adjusted in such a manner that an identical good in two countries has same price when expressed in respective currency is known as _____

- A. Purchasing Power Parity**
- B. Bank Rate
- C. Foreign Exchange Reserve
- D. Wage Rate™

742. Which country's \$10 bank note has been adjudged as the best bank note for 2018 by the International Bank Note Society (IBNS)?

- A. Germany
- B. Singapore
- C. Canada**
- D. Australia

743. The Punjab National Bank acquired New Bank of India in which year?

- A. 1999
- B. 2000
- C. 1989
- D. 1993**



744. Which of these is the first commercial bank in India on limited liability basis to be fully owned and operated by Indians?

- A. Punjab National Bank
- B. Oudh Commercial Bank**
- C. Allahabad Bank
- D. Imperial Bank of India

745. Which of the following is not a component of M2?

- A. Demand deposits
- B. Currency & Coins
- C. Corporate bonds held by firms & individuals**
- D. Money market mutual fund shares

746. The External Commercial Borrowings (ECB) is a part of _____

- A. Capital Account**
- B. Balance of Payment
- C. Balance of Trade
- D. Current Account

747. The payment of which of these cheques cannot be made on a cash counter of bank?

- A. Bearer
- B. Cross**
- C. Order
- D. None

748. Which of these best defines Stagflation?

- A. Inflation after Deflation
- B. Inflation with Growth
- C. Deflation with growth
- D. Inflation with recession**

749. The subprime lending is a loan offered to borrowers who _____

- A. Do not have good credit history**
- B. Take loan against mortgage o tangible assets
- C. Have good credit history and is known to banks since past 10 years
- D. Are most preferred customers of banks

750. Which of the given is referred as 'Paper Gold'?

- A. Legal Tender of a Country
- B. Dollar
- C. SDR**
- D. Bit coins

751. According to the Economist Intelligence Unit's 2019 Global Microscope on Financial Inclusion report, India ranked at which position?

- A. 5th**
- B. 6th



C. 7th

D. 8th

752. According to the Reserve Bank of India (RBI) 'liquidity management framework' for Non-Banking Financial Companies (NBFCs), all deposit-taking NBFCs have to maintain a liquidity buffer in terms of Liquidity Coverage Ratio (LCR). The LCR requirement will be binding on NBFCs from _____.

A. 1st January 2020

B. 1st April 2020

C. 1st July 2020

D. 1st December 2020

753. The Ministry of Statistics and Programme Implementation (MOSPI) is considering changing of base year for GDP calculation from 2011-12 to _____

A. 2014-15

B. 2015-16

C. 2016-17

D. 2017-18

754. Name the Non-Banking Finance Company (NBFC) which has acquired the Mutual Fund (MF) business worth Rs. 215 crores of IDBI Bank?

A. Muthoot Finance

B. Bajaj Finserv Ltd.

C. Mahindra & Mahindra Financial Services Limited

D. Power Finance Corp

755. The Securities and Exchange Board of India (SEBI) has doubled the minimum investment limit for clients of Portfolio Management Services to _____.

A. Rs 40 lakh

B. Rs 50 lakh

C. Rs 80 lakh

D. Rs 100 lakh

756. According to the latest Economic Outlook 2019 released by Organisation for Economic Co-operation and Development (OECD), what is the World GDP growth for the year 2020?

A. 2.1%

B. 2.9%

C. 4.6%

D. 4.9%

757. Under which act, Reserve Bank of India (RBI) has disclosed a list of 30 major wilful defaulters of India?

A. Banking Regulation Act, 1949

B. Right to Information Act, 2005

C. Reserve Bank of India Act, 1934

D. Prevention of Money Laundering Act, 2002



758. The Reserve Bank of India (RBI) has formed a _____ member Advisory Committee to assist Dewan Housing Finance Limited (DHFL) Administrator?

- A. three**
- B. four
- C. five
- D. six

759. Which lending platform has entered into a co-origination agreement with the State Bank of India (SBI) to provide widened credit outreach and faster disbursal?

- A. Early Salary Pvt Ltd
- B. Indiabulls Housing Finance Ltd
- C. Home credit India
- D. U GRO Capital**

760. The Reserve Bank of India has revised the currency swap arrangement framework of which of the following intergovernmental organizations?

- A. South Asian Association for Regional Cooperation (SAARC)**
- B. Shanghai Cooperation Organizations (SCO)
- C. Association of Southeast Asian Nations (ASEAN)
- D. Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)

761. Who is the Managing Director (MD) & Chief Executive Officer (CEO) of India First Life Insurance?

- A. RM Vishakha**
- B. Kalpana Morparia
- C. Mallika Srinivasan
- D. Neelam Dhawan

762. What will be the Center's fiscal deficit of India for the financial year 2019-20 as per the Moody's estimation?

- A. 3.3% TM
- B. 3.5%
- C. 3.7%**
- D. 3.9 %

763. With which of the following countries India has signed Double Taxation Avoidance Agreement (DTAA) on November 27, 2019?

- A. Germany
- B. Saudi Arabia
- C. Sri Lanka
- D. Chile**

764. What was the increased authorized capital of Food Corporation of India (FCI)?

- A. Rs. 10,000 crores**
- B. Rs. 12,000 crores



C. Rs. 15,000 crores

D. Rs. 17,000 crores

765. On December 2, 2019, Asian Development Bank (ADB) has signed a \$206 million loan agreement with the Government of India (GoI) to develop water supply, sewerage infrastructure in which state?

A. West Bengal

B. Karnataka

C. Maharashtra

D. Tamil Nadu

766. Walmart India, a wholly-owned subsidiary of Walmart Inc has joined hands with which bank to launch a co-branded credit card?

A. ICICI Bank

B. HDFC Bank

C. Yes Bank

D. Axis Bank

767. Which of the following Regional Rural Banks (RRBs) signed an MoU with the Canara HSBC OBC Life Insurance Company Ltd for bancassurance?

A. Kaveri Grameena Bank

B. Pragathi Krishna Grameena Bank

C. Karnataka Vikas Grameen Bank

D. Sapthagiri Grameena Bank

768. Which of the following health insurance companies has partnered with MobiKwik to offer affordable health insurance schemes?

A. Apollo Munich Health Insurance

B. Aditya Birla Health Insurance Co. Limited

C. HDFC ERGO General Insurance company Ltd

D. ICICI Lombard General Insurance Company Limited

769. National Thermal Power Corporation Limited has signed a term loan agreement of Rs. 5000 crore with which of the following banks to part finance the capital expenditure of NTPC?

A. Punjab National Bank

B. State Bank of India

C. Union Bank

D. Bank of India

770. The RBI expanded the scope of the SNRR account by permitting non-residents to open such accounts for rupee-denominated overseas borrowings, trade credit and trade invoicing for popularising cross-border transactions in the domestic currency. What does 'S' stand for in SNRR?

A. Special

B. Sovereign

C. Security

D. Subsidy



771. Recently, which organization has released the vision document for the National Data and Analytics Platform that provide tools for analytics and visualization of data to stakeholders?

- A. National Institution for Transforming India Aayog
- B. National Development Council
- C. Finance Commission
- D. Reserve Bank of India**

772. In which of the following city the government of India has set up India's 1st war memorial for service animals such as dogs, horses, mules?

- A. Hyderabad, Telangana
- B. Guwahati, Assam
- C. Mumbai, Maharashtra
- D. Meerut, Uttar Pradesh**

773. Which of the following country has recently minted the world's smallest gold coin of 2.96 millimeters (0.12 inches) that features a face of scientist Albert Einstein?

- A. United Kingdom
- B. France
- C. Switzerland**
- D. United States of America

774. What is the increased short-term debt investment limit for foreign portfolio investors that were set as 20% earlier by Reserve Bank of India?

- A. 30 %**
- B. 40 %
- C. 50 %
- D. 55 %

775. Which bank has decided to convert into a Small Finance Bank under Voluntary Transition of Primary (Urban) Co-operative Banks?

- A. Sangli Urban Co-operative Bank Ltd.
- B. Karad Urban Co-operative Bank Ltd.
- C. Nagpur Nagrik Sahakari Bank Ltd.
- D. New India Co-operative Bank**

776. What is the name of the Kerala boy, who has received the "Bharat Award 2019" from President of India Shri, Ram Nath Kovind on Republic Day?

- A. Aarti Kiran Shet
- B. Kamal Krishna Das
- C. Kanti Paikra
- D. Adithya K**

777. Which country has topped in the Corruption Perception Index 2019 released by Transparency International?

- A. Somalia & New Zealand



B. Denmark & Somalia

C. Denmark & Finland

D. Denmark & New Zealand

778. Which country will host the 11th edition of the Indoor Cricket World Cup in October 10 to 17, 2020?

A. New Zealand

B. India

C. Australia

D. United States of America

779. What was the theme of the 2nd edition of International Day of Education that is observed on 24 January 2020?

A. Theme – “Transforming education”

B. Theme – “Learning for people, planet, prosperity, and peace”

C. Theme – “Young Teachers: The future of the Profession”

D. Theme – “Rural Women and Girls education”

780. Who was the first Chief Election Commissioner of India?

A. Raj Gopalachari

B. Sukumar Sen

C. G. V Mavlankar

D. Sachchidanand Sinha

781. Which of these are not traded in the Indian Stock Market?

A. Debentures

B. Mutual Funds

C. Forward Contracts

D. All of these are traded

782. Identify the Direct Instrument of the Monetary Policy

A. Cash Reserve Ratio

B. Repo Rate

C. Bank RateTM

D. Open Market Operation

783. Which of these banks comes under the Commercial Banks category?

I. Nationalized Banks

II. SBI Group

III. RRBs

IV. Private Banks

A. I, III & IV

B. I & III

C. Only I, II & III

D. All of the above



784. Gold, Silver, Copper, Salt, Rice, Large Stones can be categorized as which type of money?

- A. Commodity money**
- B. Representative money
- C. Fiat money
- D. Broad money

785. Which Section of the Negotiable Instruments Act, 1881 defines Negotiable Instrument?

- A. Section 2
- B. Section 13**
- C. Section 8
- D. Section 17

786. Which of the following is not true regarding Bank Draft?

- A. Demand Draft (DD) is always honored
- B. DD is backed by bank guarantee
- C. DD can be made payable to bearer**
- D. DD can be cleared in a specified branch of issuer bank

787. Which of these denotes general decline in stock market over a period of time?

- A. Bull market
- B. Blue Chip stock market
- C. Initial Margin market

D. Bear market

788. Name the finance minister of India who has presented the Union Budget highest number of times in the country?

- A. CD Deshmukh
- B. Morarji Desai**
- C. Manmohan Singh
- D. Yashwant Sinha

789. Walking Inflation is also known as _____

- A. Trotting Inflation**
- B. Hyper Inflation
- C. Sporadic Inflation
- D. Suppressed Inflation

790. What is the objective of Selective Credit Control?

- A. Raise the Cost of Credit
- B. Decrease total supply of credit in the economy
- C. Regulate the manner of channelizing of cash and credit in the economy**
- D. Giving large share in the total credit to big capitalists



791. What is the limit set for housing loan under priority sector lending for RRBs and SFBS in metropolitan centres?

- A. Rs 45 lakh
- B. Rs 55 lakh
- C. Rs 25 lakh
- D. Rs 35 lakh**

792. RBI has recently imposed monetary penalty on five PPI Issuers for non-compliance of regulatory guidelines. This was done on the basis of the power granted to RBI under

- A. Section 5 of Reserve Bank of India Act, 1934
- B. Section 30 of the Payment and Settlement Systems Act, 2007**
- C. Section 45 of Banking Regulation Act, 1949
- D. Section 13 of Negotiable Instruments Act, 1881

793. Which of the following institutions has recently launched the 'Action Plan for Healthy Oceans and Sustainable Blue Economies' for the Asia and Pacific region?

- A. Asian Development Bank**
- B. World Economic Forum
- C. International Monetary Fund
- D. United Nations Development Programme

794. Which denomination currency bill of Canada has won the IBNS Banknote of the Year 2018?

- A. USD 5
- B. USD 20
- C. USD 10**
- D. USD 50

795. The Global Registry of Violent Deaths (GReVD) initiative of SIPRI aims to reduce all forms of violence and related death rates globally by which year?

- A. 2022
- B. 2030**
- C. 2025
- D. 2035

796. Which city emerged as the top investment destination by Indian investors in the year 2018?

- A. Tokyo
- B. Dubai
- C. Paris
- D. London**

797. The government of France has planned to organise an investment conclave in which state of India in October 2019?

- A. Maharashtra



B. Andhra Pradesh

C. Goa

D. Gujarat

798. The government has fixed high OMS price for wheat to force private traders to buy from farmers. What does OMS stands for?

A. Open Market Sale

B. Open Market Service

C. Open Market Standard

D. Open Market Stock

799. Who is the Chairman of the Fifteenth Finance Commission of India?

A. Ashok Lahiri

B. Nand Kishore Singh

C. Shaktikanta Das

D. Ajay Narayan Jha

800. According to the data of Ministry of Finance, the GST collection in April 2019 was all time high at _____

A. Rs 1.55 lakh crore

B. Rs 1.01 lakh crore

C. Rs 1.21 lakh crore

D. Rs 1.13 lakh crore

801. What are the fees charged by NPCI for using UPI for transaction below Rs 1000?

A. 10 paise

B. 25 paise

C. 50 paise

D. 75 paise

802. What does A stands for in WMA in banking?

A. Account

B. Assets

C. Advances TM

D. Act

803. What is the sovereign rating of India as per Fitch?

A. BB-

B. BBB-

C. CC-

D. CCC-

804. The deadline to link Permanent Account Number (PAN) with Aadhaar is _____

A. 30 November 2019

B. 31 July 2019

C. 31 December 2019

D. 31 March 2020



805. Which of these banks has approved its merger with Indiabulls Housing Finance?

- A. South Indian Bank
- B. Karur Vysya Bank
- C. Lakshmi Vilas Bank**
- D. City Union Bank

806. As per the World Bank report, what is the total remittance received by India in 2018?

- A. USD 79 billion**
- B. USD 61 billion
- C. USD 85 billion
- D. USD 58 billion

807. Karnam Sekar has been appointed as the MD & CEO of which bank?

- A. UCO Bank
- B. Indian Overseas Bank**
- C. Canara Bank
- D. Indian Bank

808. Which Bank in India has become the first destination bank to go live with Net Banking and Debit Card-based e-mandate?

- A. Yes Bank
- B. HDFC Bank
- C. Axis Bank

D. Kotak Mahindra Bank

809. What is the minimum subscription requirement for Infrastructure Investment Trusts (InvITs) as determined by SEBI?

- A. Rs 1 lakh**
- B. Rs 2 lakh
- C. Rs 5 lakh
- D. Rs 7 lakh

810. Which of these banks has launched "AnyTimeHealth (ATH)" machines in partnership with Max Bupa Health insurance company?

- A. Punjab National Bank
- B. Kotak Mahindra Bank
- C. HDFC Bank**
- D. Bank of India

811. Name the technology platform launched by India to reach over two billion people worldwide who are still without bank accounts?

- A. PAISA
- B. APIX**
- C. MOPAD
- D. CAMPA



812. The instant loan disbursal facility 'Boost' has been launched by which of these mobile wallet companies?

- A. Freecharge
- B. PhonePe
- C. Paytm
- D. MobiKwik**

813. The "eATM Order" service has been started by which firm to enable retail investors gets around Rs 50000 money credited into bank account within 30 minutes?

- A. HDFC Securities
- B. Kotak Securities
- C. ICICI Securities**
- D. Reliance Securities

814. What is the minimum prescribed limit of CRAR that has to be maintained by the RRBs?

- A. 7%
- B. 10%
- C. 8%
- D. 9%**

815. Who is the Chairman of the Indian Banks' Association?

- A. Sunil Mehta**
- B. Shyam Srinivasan
- C. Rajnish Kumar

D. Dina Bandhu Mohapatra

816. RBI has shortlisted five IT firms for implementation of CIMS for seamless data collection and validations. Expand CIMS

- A. Core Independent and Mutual Service
- B. Centralized Information and Management System**
- C. Common Information Managing Solution
- D. Collective Institutional Management System

817. Which of these organization aims to develop the mutual funds market in India?

- A. RBI
- B. SEBI
- C. AMFI**
- D. IRDAI

818. The head office of the Fino Payments Bank (FPB) is in which city?

- A. Chennai
- B. Jaipur
- C. Noida
- D. Navi Mumbai**

819. The startups would be exempted from levy of angel tax on funds raised up to Rs _____.

- A. Rs 25 crore**



- B. Rs 10 crore
- C. Rs 50 crore
- D. Rs 20 crore

820. The Bank of Baroda has inked pact with how many companies to develop an agriculture digital platform 'Baroda Kisan'?

- A. 11
- B. 6**
- C. 2
- D. 8

821. Recently, who has been appointed as Indian Bank Association Chief Executive?

- A. Suresh Kumar
- B. Sunil Mehta**
- C. Vikram Sharma
- D. Dinesh Gupta

822. 'Shiv Bhojan' scheme, which is aimed at providing a meal to the poor at subsidised rates, was recently launched in which state?

- A. Maharashtra**
- B. Rajasthan
- C. Madhya Pradesh
- D. Assam

823. Which of the following city of India is going to start the first underwater metro project?

- A. Mumbai
- B. Kolkata**
- C. Chennai
- D. Hyderabad

824. Dhansiri is a river of which state?

- A. Meghalaya
- B. Assam**
- C. Kerala
- D. Andhra Pradesh

825. Which of the following country has announced that Israeli citizens are not allowed to visit the kingdom?

- A. UAE
- B. United Kingdom
- C. France
- D. Saudi Arabia**

826. Dr. Kiran Bedi is the Lieutenant Governor of which Union Territory?

- A. Andaman and Nicobar
- B. Chandigarh
- C. Puducherry**
- D. Ladakh



827. The Telecom Regulatory Authority of India is a statutory body of India. Where is it headquartered?

- A. Mumbai
- B. Bangalore
- C. Lucknow
- D. New Delhi**

828. By which year Indian Railways will run 100% on electricity as per the Union Minister Piyush Goyal?

- A. 2022
- B. 2023
- C. 2024**
- D. 2025

829. In which state India's First Super Fab Lab has been inaugurated to function in collaboration with Massachusetts Institute of Technology, USA?

- A. Kerala**
- B. Andhra Pradesh
- C. Karnataka
- D. West Bengal

830. Recently, which legendary Indian sportsperson is awarded by the prestigious 'Padma Vibhushan' award?

- A. Sachin Tendulkar
- B. Dhanraj Pillai
- C. M C Mary Kom**
- D. Virat Kohli

831. The definition of _____ is given in Article 110 of The Constitution of India.

- A. Union Budget
- B. Financial Bill
- C. Money Bill**
- D. State Budget

832. Government scheme Hriday Yojana is related to _____.

- A. Farmers
- B. Girl Child
- C. Malnutrition
- D. World heritage sites**

833. Which of the following is the largest cricket stadium in the world?

- A. Melbourne Cricket Ground
- B. Motera Stadium**
- C. Atal Bihari Vajpayee Ekana Cricket Stadium
- D. Eden Gardens



834. Who is the union minister of Food Processing Industries?

- A. Narendra Singh Tomar
- B. Maneka Gand
- C. D. V. Sadananda Gowda
- D. Harsimrat Kaur Badal**

835. Which state is the largest producer of jute in India?

- A. Maharashtra
- B. Gujarat
- C. Assam
- D. West Bengal**

836. Article 110 of the constitution of India is related to ____.

- A. Union Budget**
- B. Financial Bill
- C. Money Bill
- D. State Budget

837. Arma Konda or Sitamma Konda or Jindhagada, is a mountain peak of which state?

- A. Maharashtra
- B. Rajasthan
- C. Punjab
- D. Andhra Pradesh**

838. Who has been recently appointed as the Chairman of the Ordnance Factory Board?

- A. Sanjay Kumar Mishra
- B. Hari Mohan**
- C. Soma Roy Burman
- D. Girish Chandra Chaturvedi

839. The Tiroda thermal power plant is situated in which state?

- A. Kerala
- B. RajasthanTM
- C. Madhya Pradesh
- D. Maharashtra**

840. Which of the following country is the top producer of sunflower seeds?

- A. Ukraine**
- B. Finland
- C. Sweden
- D. Spain

841. The limits for FPI investment in municipal bonds has been set at _____ percent of outstanding stock of securities

- A. 3%
- B. 5%
- C. 2%**



D. 4%

842. For the Economically Weaker Sections (EWS), what should be the income limit of the family to be eligible for housing loans?

A. Rs 1 lakh pa

B. Rs 3 lakh pa

C. Rs 5 lakh pa

D. Rs 6 lakh pa

843. Which of these countries is going to have world's first Crypto Powered City?

A. Malaysia

B. Thailand

C. Australia

D. United States

844. The sovereign loans operations in India started in which year?

A. 1975

B. 2005

C. 1999

D. 1986

845. The Reserve Bank of India has extended the deadline for market participants for the implementation of LEI to participate in non-derivative markets. Expand LEI

A. Liquidity Enhancement Instrument

B. Legal Entity Identifier

C. Loan Enabled Institution

D. Logical Enterprise Investment

846. Which of these institutions has reduced the minimum Net worth Requirements for Clearing Corporations in International Financial Services Centre (IFSC)?

A. RBI

B. BSE

C. SEBI

D. IRDAI

847. What is the maximum compensation amount which can be awarded by the NBFC Ombudsman?

A. Rs 10 lakh

B. Rs 15 lakh

C. Rs 25 lakh

D. Rs 5 lakh

848. Who has been named as the new CEO of the SWIFT to take charge on July 1, 2019?

A. Gottfried Leibbrandt

B. Yawar Shah

C. Javier Perez-Tasso

D. John N. Dalton



849. Which of these new Indian currencies is Greenish Yellow in color?

- A. Rs 50
- B. Rs 20**
- C. Rs 100
- D. Rs 200

850. The Employees' Provident Fund Organization (EPFO) is under the administrative control of which ministry?

- A. Ministry of Finance
- B. Ministry of Commerce & Industry
- C. Ministry of Home Affairs
- D. Ministry of Labour and Employment**

851. Amazon has partnered with which zone of Indian Railways to set up a pick-up kiosk at the railway station?

- A. Western Railways
- B. Southern Railways
- C. Northern Railways
- D. Eastern Railways**

852. NCLAT has allowed which company to acquire Bhushan Power & Steel Ltd?

- A. HAL
- B. RIL
- C. Adani Steel

D. JSW Steel

853. Who is the author of the book "Let me say it now"?

- A. Rakesh Maria**
- B. Amitav Ghosh
- C. Arundhati Roy
- D. Vikram Seth

854. Which corporation has constituted Municipal bonds development committee headed by Sujit Prasad?

- A. RBI
- B. SEBI**
- C. SIDBI
- D. EXIM

855. U Win Myint is on a three days state visit to India, he is the President of which country?

- A. Thailand
- B. Cambodia
- C. Myanmar**
- D. Laos

856. Mahathir Mohamad who has recently resigned is PM of which country?

- A. Mauritius
- B. Nepal



C. Maldives

D. Iran

857. Who has been elected as president of the Afghanistan?

A. Abdullah Abdullah

B. Gulbedin Hekmatyar

C. Rahmatullah Nabil

D. Mohammad Ashraf Ghani

858. What is India's rank as most polluted country in the World Air Quality Report 2019 released by the pollution tracker IQAir and Greenpeace?

A. Second

B. Third

C. Fourth

D. Fifth

859. Which City's restaurant won Guinness world milkshake record?

A. Cape Town

B. Johannesburg

C. Bloemfontein

D. Pretoria

860. Which company launched AI based chatbot "AskDisha" that will support Hindi language also?

A. RailMadad

B. IRCTC

C. RailInd

D. RailInfo

861. In which city has India's first floating jetty been inaugurated?

A. Chennai

B. Kochi

C. Goa

D. Vishakhapatnam

862. BIMSTEC disaster management exercise 2020 has been started in which state?

A. Maharashtra

B. Odisha

C. Kerala

D. Telangana

863. Who has been appointed as the new MD and CEO of CIBIL?

A. Rajesh Kumar

B. Satish Pilla

C. M.V. Nair

D. Arun Thukral



864. Who has been elected as president of Rowing Federation of India?

- A. R.S. Deo**
- B. Pralay Majumdar
- C. M V Sriram
- D. Naren Kothari

865. Who has been elected as speaker of Delhi Assembly?

- A. Ram N Goel**
- B. Aman Arora
- C. Sushil Kumar Gupta
- D. Nisha Singh

866. Who has been appointed as brand ambassador of Tata Power?

- A. Virat Kohli**
- B. Rishabh Pant
- C. Shardul Thakur
- D. Rohit Sharma

867. Cabinet Committee on Economic Affairs approved the National Technical Textiles Mission. What amount has been allocated for the mission?

- A. Rs 1,200 crores
- B. Rs 1,480 crores**
- C. Rs 2,500 crores

D. Rs 2,700 crores

868. As per Skill development and Entrepreneurship Ministry's data, number of people trained under Pradhan Mantri Kaushal Vikas Yojana (PMKVY) from 2016-20 are_____.

- A. 69.84 Lakh
- B. 71.97 Lakh
- C. 73.47 Lakh**
- D. 75.09 Lakh

869. Which state has started 'water bell scheme' to ensure that children keep themselves hydrated?

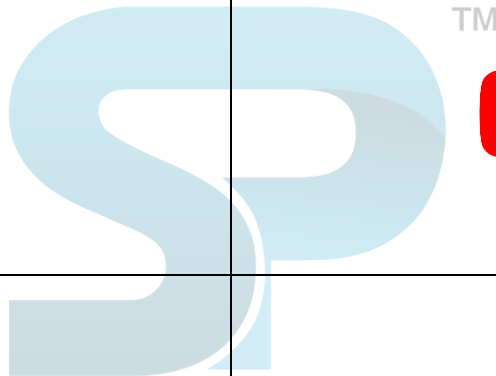
- A. Kerala
- B. Karnataka**
- C. Tamil Nadu
- D. Andhra Pradesh

870. Who emerged as champion in the 34th Cannes Open chess tournament in France?

- A. P Iniyan
- B. D Gukesh**
- C. Prithu Gupta
- D. Girish Koushik



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