

**1. Which bank has launched a co-branded 'Small Business MoneyBack Credit Card' for small traders in collaboration with CSC?**

- 1) ICICI Bank
- 2) HDFC Bank
- 3) Bandhan Bank
- 4) DBS Bank
- 5) RBL Bank

**correct option : 2**

**2. A high-level panel led by former RBI governor Bimal Jalan was recently constituted regarding which of the following issue?**

- 1) Reforming Monetary Policy Committee
- 2) Creation of NPA ledger
- 3) Policy for Public Credit Registry
- 4) Capital reserves that the central bank should maintain
- 5) Digitisation of NPA resolution

**correct option : 4**

**3. ALM is concerned with strategic balance sheet management involving all market risks. 'M' in ALM stands for\_\_\_\_\_.**

- 1) Market
- 2) Management
- 3) Maturity
- 4) Maintenance
- 5) Measurement

**correct option : 2**

**4. G5 consists of the members of the International Monetary Fund whose currencies constitute the Special Drawing Rights. Which of the following is not among them?**

- 1) France
- 2) Japan
- 3) China
- 4) United Kingdom
- 5) United States

**correct option : 3**

**5. In which of the following years Reserve Bank Information Technology Private Limited (ReBIT) was found?**

- 1) 2013
- 2) 2014
- 3) 2015
- 4) None of these
- 5) 2016

**correct option : 5**

**6. This type of banking ensures direct transaction between a bank and its customers without intervention of any third party-**

- 1) Retail banking
- 2) Online banking
- 3) Merchant banking
- 4) Offshore banking
- 5) Other than those given in options

**correct option : 1**

**7. In the National Financial Switch service, the limit per transaction is restricted to less than \_\_\_\_\_.**

- 1) ₹ 20000
- 2) ₹ 25000
- 3) ₹ 50000
- 4) ₹ 10000
- 5) ₹ 40000

**correct option : 3**

**8. The Legal Entity Identifier is a \_\_\_\_\_ digit code developed by the International Organization for Standardization.**

- 1) 16-digit
- 2) 20-digit
- 3) 12-digit
- 4) 10-digit
- 5) 14-digit

**correct option : 2**



**9. If the credit balance in a savings account has not operated for ten years, the amount should be transferred to which fund?**

- 1) Unpaid Contract Fund
- 2) Cash Reserve Fund
- 3) Unclaimed Bank Deposit Fund
- 4) Inactive Deposit Fund
- 5) Depositor Education and Awareness Fund

**correct option : 5**

**10. Which among the following offers buyers' credit and line of credit to foreign governments and banks?**

- 1) ECGC
- 2) EXIM Bank
- 3) Bank of Baroda
- 4) SIDBI
- 5) NABARD

**correct option : 2**

**11. Which among the following is responsible for ensuring that housing finance companies in India are operated on sound health and financial standard?**

- 1) National Bank for Agriculture and Rural Development
- 2) SIDBI
- 3) Reserve Bank of India
- 4) IDBI Bank
- 5) National Housing Bank

**correct option : 5**

**12. In case of increase in inflation, the purchasing power \_\_\_\_\_**

- 1) Increases
- 2) Increases to a certain limit and then decreases
- 3) Decreases
- 4) Does not get affected
- 5) Other than those given in options

**correct option : 3**

**13. On what basis, the Index of Industrial Production is published by the Central Statistical Organization?**

- 1) Monthly Basis
- 2) Yearly Basis
- 3) Quarterly Basis
- 4) Half yearly Basis
- 5) Weekly Basis

**correct option : 1**

**14. Under the DRI Scheme, the maximum amount can be provided by banks at a concessional rate to the weaker sections is \_\_\_\_\_.**

- 1) ₹ 12000
- 2) ₹ 20000
- 3) ₹ 10000
- 4) ₹ 18000
- 5) ₹ 15000

**correct option : 5**

**15. OLTAS stands for which among the following?**

- 1) Online Tax Accounting Server
- 2) Online Tax Accounting System
- 3) Online Tax Accounting Service
- 4) Online Tax Access Service
- 5) Other than those given in options

**correct option : 2**

**16. What are the maturity period and the fixed interest rate of Sovereign Gold Bond Scheme?**

- 1) 3 years and 1.5%
- 2) 5 years and 4.5%
- 3) 8 years and 2%
- 4) 8 years and 2.5%
- 5) 5 years and 1.5%

**correct option : 4**



**17. QFI scheme was introduced by the government in consultation with RBI and SEBI. In QFI, 'I' represents \_\_\_\_\_.**

- 1) Interest
- 2) Investor
- 3) Investment
- 4) Index
- 5) Information

**correct option : 2**

**18. Which among the following is authorized by RBI to store rupee notes and coins?**

- 1) Currency Bag
- 2) Currency Block
- 3) Currency Chest
- 4) Currency Reserve
- 5) None of these

**correct option : 3**

**19. The Ombudsman Scheme for Non-Banking Financial Companies has introduced under which section of the Reserve Bank of India Act, 1934?**

- 1) Section 46A
- 2) Section 45L
- 3) Section 45A
- 4) Section 58C
- 5) Section 58G

**correct option : 2**

**20. The maximum amount of money that can be insured in case of a person holding money at different branches of a bank is –**

- 1) Rs 25000
- 2) Rs 50000
- 3) Rs 1 lakh
- 4) Rs 2 lakhs
- 5) Other than those given in options

**correct option : 3**

**21. The practice of providing loans to unrelated individuals without going through the conventional channel of banks or any financial organization is known as –**

- 1) P2B Lending
- 2) P2P Lending
- 3) B2B Lending
- 4) B2S Lending
- 5) Other than those given in options

**correct option : 2**

**22. Maximum loan amount that can be provided against shares or debentures of any company is-**

- 1) Rs 10 lakhs
- 2) Rs 1 lakhs
- 3) Rs 2 lakhs
- 4) Rs 5 lakhs
- 5) Other than those given in options

**correct option : 1**

**23. The interest rates on banks' contribution to Rural Infrastructure Development Fund should be fixed by \_\_\_\_\_.**

- 1) Ministry of Finance
- 2) National Bank for Agriculture and Rural Development
- 3) Ministry of Rural Development
- 4) Reserve Bank of India
- 5) Individual Banks

**correct option : 4**

**24. An account of a bank holds with another bank in a foreign country in the foreign currency is known as \_\_\_\_\_.**

- 1) NRO Account
- 2) NOSTRO Account
- 3) NRE Account
- 4) VOSTRO Account
- 5) NRO Account

**correct option : 2**



**25. Which bank has waived the transaction charges of IMPS, NEFT and RTGS recently?**

- 1) Canara Bank
- 2) Kotak Mahindra Bank
- 3) State Bank of India
- 4) HDFC Bank
- 5) South Indian Bank

correct option : 3

**26. Recently, the Reserve Bank of India has barred \_\_\_\_\_ from charging pre-payment penalties or foreclosure charges.**

- 1) Mutual Fund Companies
- 2) Payment Banks
- 3) Co-Operative Bank
- 4) Non-Banking Finance Companies
- 5) Small Finance Banks

**correct option : 4**

**27. Who among the following cannot make a deposit in the Gold Monetization Scheme?**

- 1) Central Government
- 2) State Government
- 3) Non-Resident Indians
- 4) Charitable Institutions
- 5) Both (C) and (D)

**correct option : 3**

**28. MIBID is used to be calculated every day by which of the following organizations?**

- 1) National Stock Exchange
- 2) Shanghai Stock Exchange
- 3) Bombay Stock Exchange
- 4) New York Stock Exchange
- 5) London Stock Exchange

**correct option : 1**

**29. The authorized capital of General insurance corporation of India is\_\_\_\_\_.**

- 1) Rs 2000 crores
- 2) Rs 500 crores
- 3) Rs 1000 Crores
- 4) Rs 2000 Crores
- 5) Rs 3000 Crores

**correct option : 3**

**30. What is the full form of “EMI” frequently used term in banking operations?**

- 1) Equal Monthly Interest
- 2) Equally Money Instalment
- 3) Equated Money Instalment
- 4) Equated Monthly Interest
- 5) Equated Monthly Instalment

**correct option : 5**