

FREQUENTLY ASKED QUESTIONS

ON

Latest Banking Scenario

What is the rank of INDIA in World in terms of Purchasing Power Parity (PPP).

- 1st
 - 2nd
 - 3rd
 - 4th
-
- Ans : 3rd

What is the rank of INDIA in World in terms of nominal GDP.

- 3rd
- 4th
- 5th
- 6th

• Ans : 6th

As per International Monetary Fund (IMF), on a per capita income basis, INDIA ranked by GDP (PPP)

- 121
- 122
- 123
- 124

• Ans : 122

As per International Monetary Fund (IMF), on a per capita income basis, INDIA ranked by GDP (nominal)

- 141
- 145
- 150
- 151

• Ans : 145th

Aadhaar linking with PAN can now be done till ?

- 31st March 2022
 - 30th Dec 2021
 - 30th Sep 2021
 - 30th June 2022
-
- Ans : 31th March 2022

ATM interchange fee per transaction hiked from ₹15 to
..... ?

- 17
- 20
- 25
- 30

• Ans : 17

Indian Bank have picked up per cent stake in
NARCL

- 11.27
 - 12.27
 - 13.27
 - 14.27
-
- Ans : 13.27

Government approves increase of Bank Employees Family Pension to%

- 20
- 30
- 40
- 50

• Ans : 30

NPCI partners with to launch UPI in the UAE

- Mashreq Bank
 - HSBC Bank
 - Standard Chartered Bank
 - SBI
-
- Ans : Mashreq

RBI hikes collateral-free loans to Self Help Groups from 10 lacs to

- 15 lacs
 - 20 lacs
 - 25 lacs
 - 30 lacs
-
- Ans : 20 lacs

RBI's Resolution Restructuring framework 2.0 for restructuring loans to individuals, small businesses and MSMEs up to Rs_____

- 50 crore
- 10 crore
- 20 crore
- 40 crore

• Ans : 50crore

RBI has announced recently that it will provide term loan liquidity facility of Rs_____crore to banks to ease access to emergency health services.

- 10000
- 20000
- 30000
- 50000

• Ans: 50000

RBI has announced recently that individuals will be offered personal loans for Covid treatment of self and family on concessional rates upto Rs_____

- 1,00,000
- 2,00,000
- 5,00,000
- 4,00,000

• Ans: 5,00,000

RBI has announced recently that individuals will be offered personal loans for Covid treatment of self and family on concessional rates. The minimum amount of such loan will be Rs _____

- 25000
- 10000
- 15000
- 20000

• Ans: 25000

•

As per the latest amendment, the amount for Deposit Insurance Cover under DICGC is Rs____ per depositer

- 500000
- 200000
- 100000
- 400000

• Ans:500000

What does NARCL stands for ?

- National Assest Reconstruction Co.ltd.
 - National Anarchy Reconstruction co.Ltd
 - Nation Assest Reconstruction Co.Ltd
 - National Assest Reassembly Co.Ltd
-
- National Assest Reconstruction Co.Ltd

Under Modified Risk Management Guidelines of RBI, Bankers working in sensitive positions including treasury operations and Currency Chest will get a surprise holiday for _____ in a single spell every year

- 7 Working Days
- 10 working Days
- 5 working Days
- 7 Working Days

- 10 working Days

Recently, RBI has barred which of the following from issuing new cards

- Visa
 - Master
 - Rupay
 - None of these
-
- Master

RBI increased the limit on personal loans to Director of a Bank to Rs _____

- 1 Crore
- 5 Crore
- 3 Crore
- 4 Crore

- 5 Crore

What does IBBIC stand for ???

- Indian Banks Blockchain Infrastructure Co.Pvt. Ltd
 - Indian Banks Blockchain Infra Co.Pvt Ltd
 - Infrstructure Blockchain Bank of Indian Co.Pvt Ltd
 - None of these
-
- Indian Banks Blockchain Infrastructure Co.Pvt. Ltd

How many banks are members of IBBIC ?

- 15
 - 20
 - 25
 - 10
-
- 15

_____ Court has held that bank accounts cannot be attached in matters related to GST violation if it is at the cost of doing business

- Madras High
 - Bombay High
 - Delhi High
 - Chandigarh
-
- Madras High

RBI has recently joined NGFS as a member. What does NGFS stand for ??

- New Greening Financial System
 - Network for Greening the Financial System
 - Network for Greening the Finance System
 - None of these
-
- Network for Greening the Financial System

Maximum deposit limit in Payment Bank is Rs _____ per individual

- 2Lac
 - 5Lac
 - 1Lac
 - 4Lac
-
- 2Lac

The bank accounts of family members of GST assesee cannot be attached in case of default , the _____ court has ruled

- Madras High
 - Bombay High
 - Delhi High
 - Chandigarh
-
- Bombay High

If a bank fails or withdrawals are barred, depositors will get as much as ₹5 lakh as insurance payment within ___ days.

- 50
- 40
- 90
- 10

- 90

Indian Govt.'s initiative for introducing digital currency is named as

- R RUPI
 - E RUPI
 - M RUPI
 - None of these
-
- E RUPI

Who has developed E RUPI ??

- APCI
 - RBI
 - NABARD
 - NPCI
-
- NPCI

What is PPS?

- Private Pay system
 - Personal Pay system
 - Positive Pay system
 - Pay Pay system
-
- Positive Pay System

PPS has been implemented for Cheques of above Rs____ lac

- 1
- 2
- 3
- 4

- 2

PPS has been implemented in our bank w.e.f ???

- 01.01.2021
 - 01.01.2022
 - 01.01.2023
 - 01.01.2020
-
- 01.01.2021

Under Modified GECLS 3 scheme maximum outstanding as on 29.02.2020 has been capped at Rs _____crore

- 100
 - 200
 - 300
 - 400
-
- 200

Implementing agency for GECLS 3.0 Scheme is

- NCGTC
 - NPCI
 - RBI
 - NABARD
-
- NCGTC

Validity of the Modified GECLS 3 Scheme is _

- 31.03.2021 or till the amount of Rs 1.5 lac crore sanctioned all Banks/Fis/NBFC
- 31.03.2022 or till the amount of Rs 2.5 lac crore sanctioned all banks/Fis/NBFC
- 31.12.2021 or till the amount of Rs 3.5 lac crore sanctioned all banks/Fis/NBFC
- 31.03.2022 or till the amount of Rs 4.5 lac crore sanctioned all banks/Fis/NBFC

- 31.03.2022 or till the amount of Rs 4.5 lac crore sanctioned all banks/Fis/NBFC

What Does PSO stand for ??

- Private System Operator
 - Pay System Operator
 - Private System Opening
 - Private Stand Operator
-
- Private System Operator

Total Business of Indian Bank as on 30.09.2021 is

- 937502 crore
 - 947202 crore
 - 937202 crore
 - 917603 crore
-
- 937202 crore

Total Deposit of Indian bank as on
30.09.2021 is Rs _____ crores

- 541472
 - 551472
 - 542555
 - 552555
-
- 551472

Total advances of Indian bank as
on 30.09.2021 is Rs _____ crores

- 374508
- 385730
- 375730
- 384708

- 385730

How much was the operating profit of our Bank as on 31.09.2021

- Rs3276 crore
 - Rs3576 crore
 - Rs3296 crore
 - Rs4276 crore
-
- Rs3276 crore

How much was the Net profit of our Bank as on 30.09.2021

- Rs989 crores
 - Rs1089 crores
 - Rs1189 crores
 - Rs1289 crores
-
- Rs1089 crores

Cost of Deposits of our Bank as on
30.09.2021 is _____%

- 1.86
- 3.86
- 3.96
- 4.86

- 3.86

CRAR of Indian Bank as on
30.09.2021 is _____%

- 16.88
 - 15.98
 - 15.88
 - 12.88
-
- 15.88

How much is Gross NPA of our banks as on 30.09.2021

- 10.56%
- 9.56%
- 9.16%
- 8.56%

- 9.56%

How much is Net NPA of our banks as on 30.09.2021

- 1.26%
- 3.26%
- 3.96%
- 3.56%

- 3.26%

How much is Domestic NIM of our banks as on 30.09.2021

- 1.89%
 - 3.89%
 - 2.89%
 - 4.89%
-
- 2.89%

How much is Total Interest Income of our banks as on 30.09.2021(half year ended)

- Rs29098 crore
 - Rs19098 crore
 - Rs18098 crore
 - Rs15098 crore
-
- Rs19098 crore

How much is Total Non Interest Income of our banks as on 30.09.2021 (half year ended)

- Rs3787 crore
 - Rs2787 crore
 - Rs3707 crore
 - Rs3987 crore
-
- Rs3787 crore

How much was Total Non Interest Income of our banks as on 31.03.2021

- Rs 1650 crore
 - Rs 5650 crore
 - Rs 3650 crore
 - Rs 4650 crore
-
- Rs 5650 crore

Cost of Deposits of our Bank as on
31.03.2021 is _____%

- 1.44
 - 2.44
 - 3.44
 - 4.44
-
- 4.44

Cost to income ratio of our Bank YE
march 21' is _____%

- 18.55
 - 48.55
 - 38.55
 - 28.55
-
- 48.55

As per New auto debit rules of RBI banks to send OTP to customers for recurring payments of above

- 1000
- 5000
- 3000
- 2000

- 5000

RBI has increased IMPS limit from Rs 2 lakhs to Rs----- lakhs

- 5 lakhs
 - 10 lakhs
 - 1 lakhs
 - 3 lakhs
-
- 5 lakhs

RBI has increased incentive for banks for distribution of coins from Rs 25 per bag to Rs -----

- 35
- 65
- 45
- 55

- 65

Which bank is still in PCA restrictions of RBI?

- CBI
- PNB
- UCO bank
- IOB

- CBI

Ubhartesarre fund has been set up by

- Exim bank and SIDBI
 - RBI and SIDBI
 - FM and RBI
 - RBI and NABARD
-
- Exim bank and SIDBI

The purpose of Ubhartesitarre fund is

- To support potential Indian companies by means of financial support and advisory services to cater to global demands
 - To support potential Indian companies by means of financial support and advisory services to cater to domestic demands
 - To support potential Indian companies by means of financial support and advisory services to cater to global & domestic demands
 - None of these
-
- To support potential Indian companies by means of financial support and advisory services to cater to global demands

Paralympic committee of India has signed MOU with which bank as banking partner in Paralympic games held recently?

- IOB
 - SBI
 - Indian Bank
 - PNB
-
- Indian Bank

The services of SWIFT launched recently for low value cross border payments is called

- SWIFT Go
 - SWIFT Come
 - SWIFT Fast
 - SWIFT Drift
-
- SWIFT Go

As per Forbes Best employer rankings in India
for 2021,our bank is -----best employer in
India

- 9th
 - 10th
 - 5th
 - 15th
-
- 9th

Kirti Puraskar ,II prize has been conferred upon our bank for

- Ind Chhavi ,Bank's Hindi magazine
- Ind Knoweldge Bank ,Bank's magazine
- Ind Banking Update ,Bank's magazine
- Ind Bhaskar ,Bank's Hindi magazine

- Ind Chhavi ,Bank's Hindi magazine
-

Our bank collaborates with which company for wealth management services?

- M/s FISDOM
 - Zerodha
 - Kotak Securities
 - Motilal Oswal securities
-
- M/s FISDOM

Our bank tie up with PRACTO for

- Free online doctor consultation for serving and retired staff
 - Free online doctor consultation for retired staff
 - Free online doctor consultation for only serving
 - None of these
-
- Free online doctor consultation for serving and retired staff

Inflation target to be set up by GOI in consultation with RBI once in -----years.

- 5
- 4
- 10
- 3

- 5

What is the upper tolerance limit and lower tolerance limit of inflation target for the period 2021-2026

- 6% & 2%
 - 4% & 2%
 - 6% & 4%
 - 10% & 5%
-
- 6% & 2%

MPC (Monetary policy committee) consists of how many members?

- 6
 - 5
 - 4
 - 8
-
- 6

How many times at least in a year MPC meeting to be held?

- 1
- 4
- 3
- 6

- 4

RBI is required to publish Monetary policy report once in ---- months

- 12
- 6
- 8
- 4

- 6

What is the present Repo rate?

- 4
- 4.25
- 5.25
- 3.25

- 4

What is present reverse repo rate?

- 1.35
 - 3.35
 - 4.35
 - 5.35
-
- 3.35

What is present bank rate?

- 1.25
 - 2.25
 - 4.25
 - 3.25
-
- 4.25

What is present CRR?

- 4
- 1
- 3
- 5

- 4

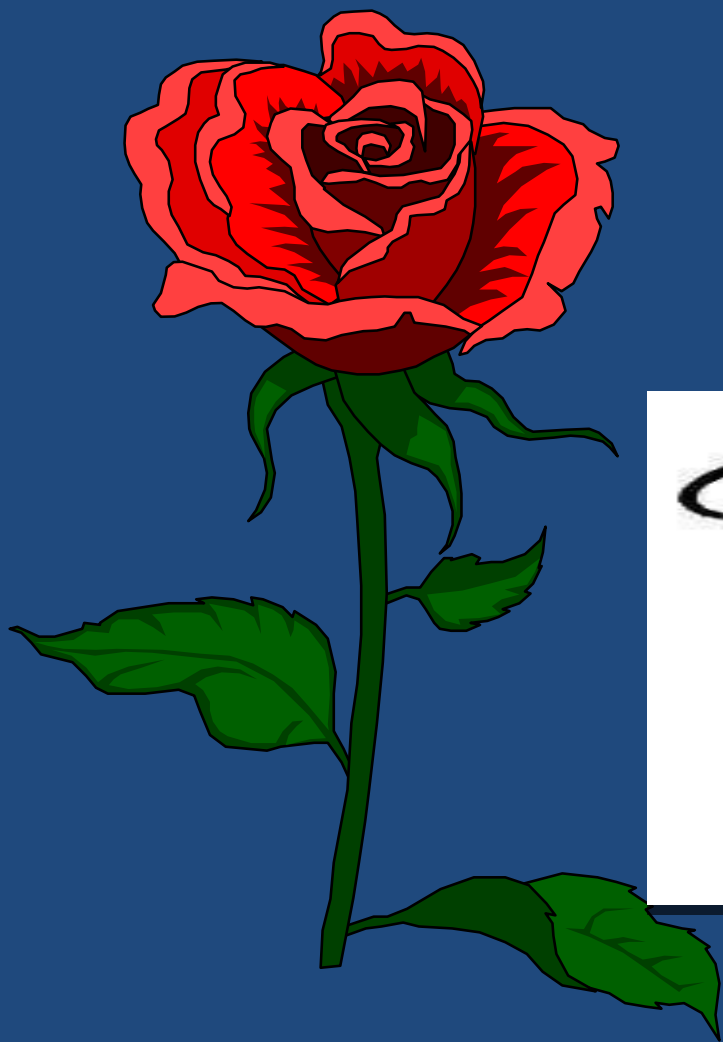
What is present SLR?

- 28
- 18
- 20
- 18.50

- 18

What does OMO stand for?

- open market operations
 - operated market operations
 - open market open
 - open mark operations
-
- open market operations



Thank
you