

MARUTHI SCHOOL OF BANKING
BANKING AWARENESS TEST - I

1. Which is a 'real time funds transfer mechanism' developed by National Transfer Payment Corporation of India? _____
2. According to Reserve Bank of India guidelines, the promoter's minimum initial contribution to the paid-up equity of eligible payment banks shall at least be _____
3. The maximum age limit of the girl child to be eligible for opening an account under the 'Sukanya Samridhi Yojana (SSY)' is _____
4. Which is one of the financial services provided by Indian Post? _____
5. Which scheme has recently been recognized by the 'Guinness Book of World Records' as the largest cash transfer programme? _____
6. The thief of credit card/ATM card information used in an otherwise legitimate transaction is known as _____
7. Which category of banks is not permitted to issue Credit cards to their customers? _____
8. Which term is used for the set of benchmarks towards achieving standardization of cheques issued by banks across the country? _____
9. 'Cashnet' and Mitr' are names of _____
10. 'SCORES' is the complaint redressal system of _____
11. MUDRA loans encompasses three categories — 'Shishu', Kishor' and Tarun'. These signify the stage of growth and development and _____
12. SIDBI's India Aspiration Fund (IAF) which has been created as a fund-of-funds to support venture capital funds has a corpus of _____
13. The implementation of the Interest Subvention Scheme for the year 2015-16 for short term crop loans approved by the Government of India is upto _____
14. With a view to promote 'Financial Inclusion', the Government of India has launched the _____
15. Myanmar's first ever stock exchange recently began operation in _____
16. The pre-2005 banknotes can be/could have been exchanged by the public, at identified bank branches and issue officers of RBI till _____
17. As per RBI guidelines, for the first five years the aggregate non-resident shareholding in the new banks in the private sector will not exceed _____
18. The New Development Bank (NDB) promoted by the BRICS nations has recently signed a multilateral agreement of cooperation with _____
19. Government of India has launched a seven point plan 'Indradhanush' to revamp the functioning of –
20. Bonds which have no maturity date are known as _____
21. Which is a 'Crypto currency'? _____
22. The maximum amount that can be deposited in a 'Sukanya Samridhi Scheme' account in a financial year is _____

23. The PM Jan Dhan Yojana (PMJDY) aims directly in promoting _____
24. In order to fulfil all banking needs of the start-ups, a dedicated solution 'SmartUp' has recently been launched by _____
25. As per RBI guidelines, minors above the age of 10 years can open and operate independently savings bank accounts. They are however not permitted to avail of the facility of _____
26. The 'Bharatiya Mahila Bank' was set up in 2013 as a public sector bank with an initial capital of ____
27. Under the Pradhan Mantri Jan Dhan Yojana (PMJDY) scheme, each customer who opens an account gets a _____
28. Which is the 'Public Sector Banks' was acquired by Punjab National Bank in 1993? _____
29. Ravi Venkatesan, ex-chairman of Microsoft India, has been appointed the non-executive Chairman of ____
30. The premium payable under the Pradhan Mantri Suraksha Bima Yojana (PMSBY) is _____per member
31. Which is the Public Sector Bank has its headquarters in Hyderabad Telangana? _____
32. The Reserve Bank of India (RBI) has recently granted 10 entities in-principle licenses to open small finance banks. Eight of the ten entities are _____
33. What is the full form of FBIL _____
34. The recommendations for setting up of 'differentiated banks' like 'Payment Banks' and 'Small Finance Banks' _____
35. 'IDFC Bank' and 'Bandhan Bank' have recently started operations as _____
36. Name the first Indian commercial bank which was wholly owned and managed by Indians? _____
37. RBI set up committee on computerization in banks under the chairmanship of _____
38. Which is the product launched by banks working on the principle of 'Buy now pay later'? _____
39. Who gives guidelines for 'Know Your Customer' norms? _____
40. The first public sector bank in India which obtained license for Internet banking from RBI is _____

***** ALL THE BEST*****

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| 1. IMPS | 14. PMJDY scheme | 28. New Bank of India |
| 2. 40% | 15. Yangon | 29. Bank of Baroda |
| 3. 10 years | 16. 30.06.2016 | 30. ₹12 per annum |
| 4. Forex services | 17. 49 percent | 31. Andhra Bank |
| 5. Pahal | 18. EXIM Bank | 32. Microfinance Institutions |
| 6. Card Skimming | 19. Public Sector Bank | 33. Financial Benchmarks of India |
| 7. Payment Banks | 20. Perpetual Bonds | 34. Dr.Nachiket Mor |
| 8. CTS – 2010 Standards | 21. Bit coin | 35. Small Finance Banks |
| 9. Shared ATM Networks | 22. ₹1,50,000 | 36. Central Bank of India |
| 10. SEBI | 23. Financial Inclusion | 37. C. Rangarajan committee |
| 11. Funding needs of the entrepreneur | 24. HDFC Bank | 38. Credit Card |
| 12. ₹2000 crore | 25. Overdraft facility | 39. RBI |
| 13. ₹3 lakhs | 26. ₹1000 crore | 40. Punjab National Bank |
| | 27. RuPay Debit Card | |