

**MARUTHI SCHOOL OF BANKING**  
**BANKING AWARENESS TEST - II**

1. What do you mean by Non Performing Assets (NPA)? **The assets that have stopped giving income to the bank**
2. What is the rate called at which the Reserve Bank is ready to buy or rediscount bills of exchange or other commercial papers? **Bank rate**
3. Khandelwal committee is associated with - **Banking**
4. What is the Central Bank of Britain called? **The Bank of England**
5. The clearing of cheque on the basis electronic cheque is also called – **check truncation**
6. On the recommendations of which committee NABARD prepared the modal scheme of Kisan Credit Card? **R.V.Gupta Committee**
7. Which Indian state-owned bank is headquartered in the Indian State of Karnataka? **Canara Bank**
8. The 'IMGC' is the sole provider of mortgage guarantor for housing finance in India. 'IMGC' stands for – **Indian Mortgage Guarantee Corporation**
9. HSBC holdings is a multinational banking and financial services company headquartered in – **London, UK**
10. Which bank has been designated as the Reserve Bank of India's agent in the Indian state of Jammu and Kashmir? **Jammu and Kashmir Bank**
11. It is proposed to set up a bank board bureau that would be responsible for appointments for top jobs at public sector banks which are presently made through a committee led by the – **Governor, RBI**
12. According to the recent RBI guidelines, an individual borrower can now avail from two Microfinance Institutions (MFI), a maximum loan up to – **₹1,00,000**
13. Which private sector bank has recently launched a facility through which registered users can transfer funds by just making a missed call to the bank? – **Federal Bank**
14. A collection of non-bank financial intermediaries that provide services similar to traditional commercial banks is known as – **Shadow Banking system**
15. According to Reserve Bank of India regulations, 'Universal Banks' are permitted to pick up stake in 'Payment Banks' up to – **30%**
16. The Union Cabinet has recently given approval for the creation of Credit Guarantee Fund for MUDRA Units (CGFMU) for guaranteeing loans sanctioned under – **Pradhan Mantri Mudra Yojana (PMMY)**
17. According to RBI guidelines, the term 'bulk deposit' is used for single rupee term deposit of – **1 crore and above**
18. With effect from Jan 2016, it is necessary to give the Permanent Account Number (PAN) for purchase of prepaid cards amounting to – **₹50000 or more in a year**
19. RBI has announced to list Bandhan Bank under which type of bank category? – **Scheduled Bank**
20. What is LIBOR? **London Interbank Offered Rate**

21. Which is the first private sector bank in India crossed the milestone of disbursing mortgage loans of over 1 lakh crore? – **ICICI Banks**
22. PMMY aims to fund the non-firm micro units in manufacturing trading and services with maximum credit up to – **₹10 lakhs**
23. How many entities have been granted by the Reserve Bank of India (RBI) to set up Payments Banks, recently? **11**
24. During which period a person does not need to pay interest charges? **Free credit period**
25. 'Talking ATMs' are specially designed for whom? – **visually impaired persons**
26. Rate at which RBI purchases rediscounts bills of exchange commercial banks is called – **Bank rate**
27. If the interest rates on your deposits either go up or down, then it indicate that – **revision in the bank rate has been done by the Central Bank**
28. What is the maximum limit of SLR? – **40%**
29. In which account one can enjoy 'overdraft facility'? **Current Account**
30. Which are the two alternative measures of money are known as broad money? **M3 and M4**
31. Which is world's oldest international financial organization? – **Bank for International Settlement**
32. What is the full form of PFRDA – **Pension Fund Regulatory and Development Authority**
33. Which is a credit Ratio of Indian origin? - **CRISIL**
34. In Banking terminology, what does the term NEFT and RTGS denote? - **Electronic Fund Transfer System**
35. What is the full form of EEFC? **Exchange Earner's Foreign Currency**
36. Foreign Exchange Reserve in India is the sum of foreign currency deposits and bonds, the FER is regulates by: **RBI**
37. Fiscal policy is regulate by - **Government**
38. At present, banks are using a machine other than ATM, what is the name of this machine? **Cash Deposit Machine (CDM)**
39. In India central cooperative banks are established at – **District level**
40. Which is the oldest joint stock bank in India? **Allahabad Bank**

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