

MARUTHI SCHOOL OF BANKING

96003 42223, 99420 42223

IBPS (CWE PO/MT-V) GK (with special reference to Banking Industry)

1. The recommendations Ugih Patel report RBI formally announced the glide path for disinflation
2. The WACR is related to Weighted Average Call rate
3. What is market stabilization scheme manage liquidity (last yr. [50,000 crore] Govt issued to bank)
4. The Monetary policy formulation is aided by advice and input from Technical Advisory Committee
5. Export Credit Refinance (ECR) facility has been merged with management of liquidity
6. At present how many currency chests are in India 4132 (on behalf of RBI)
7. In pursuance of RBI's Anti-Counterfeiting measures, recently what are the security features are upgraded boards in Bank Notes 1st 3 letter Alpha numeric, next numbers increase its size
8. What are the features of RBI's Clean Note Policy clean note Policy means, don't write, don't stamp. After July 1st.
9. Is it possible to exchange of Rs.15/- to 50 paise coins at a time coinage Act 2011 maximum limit 10Rs only exchange 50 paise p/day
10. As of Now, how many LABs are in India local Area bank Total 4.
11. Basel III Capital Regulations for Indian banks will be fully phased in March 2019.
12. Chairman of committee on Differential Premium Systems in Banks in India Chairman - Justice Singh.
13. Financial Stability Report (FSR) is released by RBI and periodicity of the FSR is Every Half-yearly
14. Currency paper is made of Cotton RAY. 75% Cotton - 25% Linon.
15. How many RBI's Notes issue offices located in India 19. Press Printing Press. Note? = 5 coin = 4
16. A mutilated banknote can be exchanged for full value if Note Refund Rules 2009 below 20 full value
17. Chairman of the External Advisory Committee (EAC) for Small Finance Banks Usha Thorat.
18. In BSBDA Account, what the max number of free withdrawals allowed in other bank ATM 4
19. Now Co-operative Banks. can issue ATM cards in tie up with the sponsor bank Mumbai
20. Which bank have been included in Second Schedule of RBI Act 1949 (Baroda, IDFC, Jadding)
21. Where does the forms 15G, 15H, 16A applicable 15G - N-citizen, 15H - S-citizen, certificate of tax exemption.
22. Loan limit for education in priority sector lending is 10,00,000
23. Give the expansion of MSMED Micro Small Medium Enterprises Development - 2006.
24. What is the minimum balance is kept by Govt of India with RBI Day balance 10 crore, Friday - 100 crore
25. RBI acts as the lender of the last resort RBI helps to dewealed bank.
26. FEMA came into effect from June 1, 2000.
27. FCCB and FCEB's are governed by FEMA guidelines.
28. Name the BRICS Promoted Bank NDB
29. ANZ is based at Australia, New Zealand. Bank (Melbourne) Tot 4 Banks.
30. MICR, IFSC are used in cheques, clearing, electronic fund Transfer.
31. 30-min auto, 15-min 2-wheeler loans is launched by HDFC. Forex, Govt.
32. What are the functions of Clearing Corporation of India Limited (CCIL) Settlement in Secondary market
33. The credit card the minimum amount due is not paid fully with 90 days its treated as (NPA)
34. The NBFC Should give public notice at least 30 before the sale/transfer of ownership
35. RBI recently launches survey on ITBS; give the acronym of ITBS International Trading Banking Services.
36. RBI's Accounting year is from July to June
37. Write the comparison between PPI Vs PPI-MTS Prepaid Payment Instrument - Mass Transit System.
38. Whether Bank can borrow funds from International Financial Institutions for general banking business? yes.
39. RBI asks bank to use information from CRIIC to open current account.
40. Recently which bank was renamed as RBL Bank Limited Rathnakar Bank Ltd. (21 yrs maturity period)
41. Write a short note on Sukanya Samriddhi Account 10 yrs eligibility, Proof Birth Certificate, min. 1000 main 1.5 lakh 4yr
42. GSMILES Fund (Small and Medium Enterprise Soft Loans Scheme) introduced by Corporation
43. Corporation Bank launched the first MUDRA Card under PM MUDRA Yojana
44. What is Non-callable deposit which was recently launched by Axis Bank? mini 15 lakh, more than 1yr, lethan 4yr interest rate higher
45. Which bank recently introduced switch on and switch off facility for ATM cards Axis Bank
46. Over Draft Facility Under Pradhan Mantri Jan Dhan Yojana Account holders is limited to 5000.
47. Now Cheque bouncing cases we can file the case in Presenting place cheque at, present paid re place.
48. RBI decided to discontinue the 25 % compensation to banks for detection of counterfeit notes.
49. According to the second schedule of RBI Act, Scheduled banks should have the reserve of 5% with RBI
50. What is Basis point (bps) in Monetary Policy 1%.

MSS

50/50

50/50

interest free upto 2.50 lakh exemption

expand

67

67

Not Pre mature

Public sector
Top 10 banks
Bank Ku
Business

51. The custodian of foreign reserve is RBI

52. Write a Short Note on BSBDA Basics Saving Bank Deposit A/c.

53. Is the permission required to bank for shifting or merge branches in urban area from RBI? No.

Rural area
Permission Vanganam

54. Mission Indradhanush Banks in India can get capital of 20,000 crore by FY 19 ^{addition 70,000 crore}

55. The expansion of CDR is Corporate Debt Re-structuring.

56. Govt of India - Holds majority of shares in Bharatiya Mahila Bank

57. The recent merger of banks is IN 61 Vysya with Kotak Mahindra

58. Write a short note on Banking Ombudsman scheme 2006?

59. In White Label ATM how many free transactions allowed per month? 5.

60. What is meant by Scheduled Commercial Bank? This comes under 2nd schedule of RBI Act

61. PAN is compulsory for the cash transactions above the 50,000/-

62. What is Stafe Cheque which was in banking terms? Validity over expiring date over 3 months

63. Savings rate are calculated on daily balance method

64. Write a shot note on RRB Amendment Bill 2014? 1973 (1st Annual closing Dec 31, now its change Mar 31)

65. Is the Currency note is a promissory notes? No. (only RBI point of view - C.N is a Promissory note)

66. In Bank Note how many languages are printed? 17 (official large 22)

67. What is star series Bank note? (old currency note ab exchange para star series note)

68. A mutilated bank note can be exchanged in Note Refund Rule 2009.

69. In a banking term, give the expansion of OTP One Time Password

70. What is faulty transaction in ATM

71. Write some of the ATM Network works in India Master, VISA

72. ATM's are function under Payment & Settlement System in 2007

73. Function of RBI Regulate Monetary Policy Bank

74. The image based clearing system is also known as CTS - 2010

75. How Many RBI issue offices in India? 19

76. What is currency chest and functions of currency chest?

77. Whether Ante dated cheque pass as on date? Yes Post dated cheque as on date? No.

78. KYC Policy is implement by RBI Know your client - SEBI.

79. What is meant by Speed Clearing in banking industry?

80. Is it possible to endorse the Not Negotiable Crossing Cheque NO.

81. Give the expansion of WMA Ways & Means of Advances.

82. Short term loans are less than 1 yr.

83. The term Onsite ATM is refer to within bank premises.

84. Is it possible to appoint the Director for two RRB's No. Recent Amend bill NO.

85. The First RRB was opened at 1965 - syndicate bank.

86. In First nationalization of bank, how many banks are nationalized, list of them (1969-14)

87. Plastic card is also known as Credit card, Debit card

88. Write a short note on DICGC Deposit Insurance, Credit Guarantee Corporation.

89. RBI's was nationalized in 1949

90. Write a short note on Business correspondence? Band delivery channels of a bank (intermediates)

91. What is meant by Repo Rate

92. What are the tools of Liquidity Adjustment facility?

93. What are the credit control measures that RBI can carry out? CRR, SLR.

94. Write a shot note on Priority sector lending educational loan, Agri, NISME.

95. Reverse Repo Rate is linked with

96. Give the expansion of SLR Statutory Liquidity Ratio.

97. In India banks are governed under RBI act Banking Regulation 1949.

98. What is the FDI limit on Private Bank? 100%.

99. Name some of the Multi State Co-Operative banks Repro bank, starco vital co-bank.

100. Which bank comes under Ministry of Home affairs? Repro bank

10/1
Urgit Patel. - Deputy
Governor
of RBI

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IBPS (CWE PO/MT-V) - CURRENT AFFAIRS - 2015

1. Now Companies are required to list their shares on the stock exchange within 6 of last date of IPO
A company with public shareholding worth Rs.1000 Cr can raise fund through FPOs under fast track mode
2. "India fights illegal 'dabba' market" What is the meaning of **Dabba Trading** illegally outside the market
3. National Investment and Infrastructure Fund(NIIF) is created for sobering infrastructure financing ^{regulator} ^{to the country}
4. What is **Algo Trading** which is in News recently Advanced mathematical tool in financial market
5. The total length of the National highways of the country is about 92,851 km
6. The first diamond exchange is to be set up in Hong Kong - Physical Diamond exchange
7. **Komen** is the cyclone which hits Bangladesh & Orissa
8. What is the authorized capital of AIIB Asian Infrastructure Investment B A. cap \$100 billion
9. International Youth Day is on June 21 (Aug. 12)
10. Pakistan becomes no.1 in installation of solar energy.
11. **Ms. Usha Anandasubramanian** is the CMD of Bharathiya Punjab national bank
12. "The State of Social Safety Nets 2015" shows that the _____ is the largest public work programme provide almost 15% of the country's population. NMREGA - National Rural Education
13. What is the national floor level minimum wages at present Rs. 160
14. **SCO Summit 2015** was held at Russia
15. FDI is prohibited in manufacturing of Tobacco
16. "Government draws up plan to create a 'White grid' in south Asia" what does White grid denotes white revolution
17. Deepak Lather is related to which field Weightlifter
18. The Joint Military Exercise held between India and Maldives is known as EKUIVERTAL - VI ^{Tm vandhu}
19. Om Prakash Munjal is the founder of Hero cycle
20. Write a short note on **Smart Cities** Digital Cities (98) OP-13 TN-12
21. Kosti Thermal Power Station (TPS) is located at Sudan which was commissioned by BHEL
22. Messenger the NASA's spacecraft crashed into Mercury ending its historic 11 year mission
23. Expansion of PDMA Product Development Mgt Association
24. Goods & Service Tax which is a single national tax levied across the country on all goods and services.
25. Pashupatinath- Which was recently in news? Where it is? Nepal - Temple 7.9 magnitude
26. What is **Zinc Rice-1** which was in news recently Zinc bio-fertilized rice - chattisgarh
27. **Kaziranga Tiger Reserve** is located at Assam
28. Ramanujan Prize was given in the field of maths
29. Name the two rivers which flowing in M.P and U.P is going to be linked Ken - Betwa river linking
30. **SAHARA** company license was cancelled by RBI recently.
31. The Governor of Nepal Rastra Bank is Dr. Chiranjivi Nepal
32. Give the expansion of PAHAL Pratyaksh Hansthirit Labh
33. The 7th Pay Commission is related to central Govt salary
34. Gujarat is the first state to have a provision of compulsory voting in Local body polls.
35. The Governor of Bihar is Shri Ram Nath Kovind
36. 48th ASEAN Foreign Ministers meet held at KUALALUMPUR, Malaysia
37. **Global Satellite for DRR** is renamed as UNI Kalam Global Sat
38. What is MITRA SHAKTI 2015 which was in News recently India - Sri Lanka, Joining Training see rate
39. Playing It My Way is autobiography of Sachin Tendulkar
40. Which state declared as a digital state (Bangalore, Karnataka) Kerala
41. India's first Harbour Defence System commissioned in Kochi is designed by Israeli Aerospace Industries
42. **PAHAL** is the largest cash transfer program (households) and it becomes the Guinness Book of World Records
43. A.K Bhargava Committee was related to Net Neutrality
44. Bhanu Chad Award is given in the field of Sports lifetime achievement in sports
45. The first country to receive funds from UN of solar Home Systems is Bangladesh
46. The World Largest telescope is being commissioned at China - Chile (GMT) Or treat Magella Telescope
47. Uninor is renamed as Teledos
48. The Govt of India sought compensation Rs 640 from Nestle

49. The highest paid actor is Robert Downey ^{50 million} Adieu Jennifer Lawrence which has been released by Forbes Magazine
50. Patratu Power plant is located at Jharkhand
51. Which country got the membership from WTO recently Kazakhstan
52. National Board casting day was celebrated on July 23
53. Bharti Airtel becomes 3rd largest mobile operator in the world
54. POSCO is based at (formerly Pohang Iron and steel company) South Korea
55. Expansion of ATGM Anti-tank guided missile
56. Recently LIC of India Unit Linked Insurance Plan, ULIP is also termed as endowment plan
57. The Minimum Lock-in Period of KVP is Kisan Vikas Patra 24 x 6 min
58. KONKAN Series of Exercise is held between India & UK
59. Write a short note on GMS and SGBS Gold monetisation scheme, several Gold Bond
60. ~~ITC L&T~~ became the first Indian private firm for Lakshya Scheme
61. Shamuganathan Sworn as the 17th Governor of Manipur
62. Shanti Swarup Bhatnagar (SSB) Prize was given in the field of Science & Technology
63. Akash is Surface to Air missile
64. World Egg day was observed on Oct 9, 2nd - Friday in Oct.
65. Recently China devaluated it's Yuan 2% on three successive days, the aggregate change is about 3% percent
66. We know that the Sundar Pichai became the CEO of the google also he was a creator chrome browser.
67. Who won the Belgian Grand Prix F1 Championship Lewis Hamilton
68. India is the highest recipient of US economic assistance
69. The Bank which has launched a mobile wallet app called "Buddy" is SBI
70. The Reserve Bank of India paid the a dividend of sum of Rs. 6000 to Govt of India
Which is highest in the RBI History
71. The State Capital which came at first/last in the Swachh Bharat Rankings Banglore Bada
72. Kayyara Kinhana Rai is related to which field freedom fighter - 101
73. Lech Walesa Solidarity Prize 2015 of Poland was given to Russian Journalist Zhanna Nemtsov
74. SECI is renamed as RESE Renewable Energy Corporation of India
75. CESDT is going to be setup in Center of Excellence in Software development & Training
76. World Ocean day was celebrated on June 8
77. UP tops the list of states with highest mobile penetration
78. The committee formed by Deputy Governor R. Gandhi is for Capacity building in banks & non-bank institutions
79. Justice AP Shah Committee is set up on (MAT) levy of mat. FIT.
80. "Govt raises the import duty on base metal items" what are base metal items Iron, steel, copper, Nickel, Aluminium
81. Write a short note on School Nursery Yojana Union minister
82. Central Finger Print Bureau is located at Kolkata
83. Bangladesh lifted the South Asian Foot Ball federation (SAFF) U-16
84. A Brief History of Seven Killings is authored by James Marlon (Marlon James)
85. Moorthi Devi Award was give in the field of literature
86. Who won the commonwealth chess title Jessie Topolov (Ajay Gupta)
87. CCEA approves "housing for all by 2022
88. Recently govt scrapped import duties on HIV Drugs AIDS
89. Give the expansion of AFSPA Armed forces Special Power Act. (Disturbed Area)
90. Who got the Japans highest civilian award? CNR RAO
91. India's first automated vehicle testing centre is located at (Chennai), Nasick
92. What is Ashobaa which was in news recently mahatma Karnataka Gujarat
93. The new president of Mauritius Ameenah Gibib
94. International Yoga day is June 21
95. Recently LIC got permission to start operation in Bangladesh
96. The private sector bank who will not issue slips after cash withdrawals at ATM HDFC
97. The new limit on funds individuals can take abroad under liberalized remittance scheme is \$ 2,50,000
98. India's gross domestic product (GDP) growth for the full year 2014-15 is 7.3 % 7.3 7.5
99. The annual remuneration on non-executive director of private banks is 10 lakh/annum
100. Expansion of RGTEL Reliance Grass Transportation infrastructure Ltd