

BANKING AWARENESS

Multiple Choice Questions

Set-3

Topics Covered

- 14. World Bank**
- 15. Allahabad Bank**
- 16. Syndicate Bank**
- 17. Oriental Bank of Commerce**
- 18. Axis Bank**
- 19. Punjab & Sind Bank**
- 20. Bank of Baroda**
- 21. ICICI Bank**
- 22. PNB**
- 23. United Bank of India**
- 24. Vijaya Bank**
- 25. ICICI Bank**
- 26. Credit/Debit Cards (Part 2)**
- 27. Canara Bank**
- 28. Mixed Topics**

Banking Awareness (MCQs)

(**Answers marked in bold letters)

WORLD BANK**195. World Bank was comes into existence on:**

- a) July, 1946 b) July, 1945
c) **July, 1944** d) None of The Above

196. Headquarter of World Bank is situated at:

- a) **Washington D.C.** b) Jeneva
c) Luanda d) None of The Above

197. Member countries of 'World Bank' are:

- a) 185 b) 187
c) **188** d) None of The Above

198. World Bank comprises of:

- a) International Bank for Reconstructions and Development
b) International Development Association
c) **Both of The Above**
d) None of The Above

199. Which among the following is also part of World Bank Group:

- a) International Finance Corporation
b) Multilateral Investment Guarantee Agency (MIGA)
c) International Center for Settlement of Investment Disputes (ICSID)
d) **All of The Above**
e) None of The Above

200. The main focus of IBRD and IDA is on _____:

- a) Developed Countries
b) **Developing Countries**
c) Both of The Above
d) None of The Above

201. President of World Bank is:

- a) Barack Obama
b) **Jim Yong Kim**
c) Shinjo Chain
d) None of The Above

202. Jim Yong Kim appointed as the president of World Bank in:

- a) **2012**
b) 2014
c) 2015
d) None of The Above

203. Which among the following is correct about membership of 'World Bank':

- a) **188 Countries (187 UN countries and Kosovo)**
b) 188 Countries (187 UN countries and Monaco)

- c) 188 Countries (187 UN countries and Vatican City)
d) None of The Above
204. World Bank Group get its formal existence on:
a) 27 September, 1945
b) 27 October, 1945
c) 27 December, 1945
d) None of The Above
205. The president is selected by the board of executive directors for a ____year, renewable term:
a) 5 Year b) 3 Year
c) 4 Year d) None of The Above
206. The Executive Directors make up the 'Board of Directors' of the WorldBank. They normally meet at least _____a week to oversee the bank's business, including approval of loans and guarantees, new policies, the administrativebudget, country assistance strategies and borrowing and financial decisions:
a) Thrice b) Twice
c) Once d) None of The Above
207. The president of World Bank between (June 1946 - December 1946) was:
a) John J. McCloy b) Eugene Meyer
c) James Wolfensohn d) None of The Above
208. Basic Purpose of World Bank is:
a) Removal of Poverty from world
b) Provide Credit to Poor Countries and Developing Countries
c) Both of The Above
d) None of The Above
209. Which among the following is not member of World Bank Group:
a) Andorra
b) Cuba
c) Monaco
d) Liechtenstein
e) Nauru
f) North Korea
g) All of The Above

ALLAHABAD BANK SPECIAL

210. Allahabad Bank was founded on _____ by a group of Europeans atAllahabad:
a) July 19, 1865
b) October 2, 1865
c) April 24, 1865
d) None of These
211. In 1923, the Head Office of the bank was shifted to _____on business considerations:
a) Calcutta b) Chennai
c) Darjeeling d) None of These

212. Allahabad Bank was nationalized on:

- a) November 1980
- b) 19 July, 1969
- c) 15 January, 1971
- d) None of These

213. In October 1989 _____ bank was merged with Allahabad Bank:

- a) United Industrial Bank Limited
- b) Unit Trust of India Bank Limited
- c) New India Bank Limited
- d) None of These

214. In which year Allahabad Bank's business (First Time) crossed Rs. 1,00,000 crore mark:

- a) 2006
- b) 2007
- c) 2010
- d) None of These

215. Bank Celebrates its 150 years of foundation on:

- a) April, 2014
- b) April, 2015
- c) April, 2015
- d) None of These

216. Headquarter of Allahabad Bank is situated at:

- a) New Delhi
- b) Allahabad, Uttar Pradesh
- c) Kolkata, West Bengal
- d) None of These

217. Chairman and Managing Director of Allahabad Bank is:

- a) A Udgata
- b) Shashank Saxena
- c) Rakesh Sethi
- d) None of These

218. In March 2013, Allahabad Bank crosses bench mark business figure Rs. 3,00,000 crore and enters in _____:

- a) Orbit of Large Banks
- b) India's Largest Bank
- c) Large Operational Bank
- d) None of These

219. Slogan of Allahabad Bank is:

- a) Together We Prosper
- b) A Tradition of Trust
- c) A Long Tradition of Trust
- d) None of These

220. In February 2007, Allahabad Bank opened its first overseas branch in _____:

- a) Australia
- b) Hong Kong
- c) London
- d) None of These

221. CBS stands for:

- a) Central Banking Solutions
- b) Core Banking Solution
- c) Code Banking Solutions
- d) None of These

222. According to data of 2015, currently _____ branches of Allahabad Bank are operating:

- a) More Than 4000

b) More Than 3000

c) More Than 5000

d) None of These

223. In _____, Allahabad Bank has implemented CBS in all its branches:

a) March, 2011

b) March, 2012

c) March, 2013

d) None of These

224. Which among the following is correct about the vision and mission of Allahabad Bank:

a) To put the bank on a higher growth path by building a strong customer base through Talent Management, induction of state-of-the-art Technology and through Structural Re-organization

b) To Ensure anywhere and any time banking for the customer with latest state-of-the-art technology and by developing effective customer centered relationship and to emerge as a world class service provider through efficient utilization of Human Resources and product innovation

c) Both of Above

d) None of These

SYNDICATE BANK SPECIAL

225. Syndicate Bank was established in _____ in Udupi:

a) 1926

b) 1900

c) 1925

d) None of These

226. Udupi is related to abode of Lord _____:

a) Hanuman

b) Shiva

c) Krishna

d) None of These

227. Who among the following founded the Syndicate Bank:

a) Upendra Ananth (A businessman)

b) Vaman Kudva (An engineer)

c) T M A Pai (A physician)

d) All of the Above

e) None of These

228. The primary objective of bank on that time was:

a) To remove overall poverty from Karnataka.

b) To extend financial assistance to the local weavers through mobilizing small savings from the community.

c) To social welfare only

d) None of These

229. The Logo of Syndicate Bank contains picture of:

a) Elephant

b) Lion

c) Dog

d) Puma

e) None of These

230. Which among the following is correct:

a) Picture of Dog in logo, symbolizing the tradition of faithfulness and friendliness.

b) In the logo, orange color denotes power, energy, enthusiasm, creativity, thoughtfulness and sincerity.

c) Yellow color in the logo, denotes acquisition of knowledge, it is best color to create enthusiasm for life and can awaken greater confidence and optimism, it helps with decision making as it relates to clarity of thoughts and ideas and it is non - emotional coming from the head rather than the heart.

d) All of The Above

e) None of These

231. MD and CEO of Syndicate Bank is:

- a) Arun Shrivastava b) Animesh Chauhan
c) T K Shrivastava d) None of These

232. Headquarter of Syndicate Bank is now situated at:

- a) Shimla, Himachal Pradesh b) Dispur, Assam
c) Manipal, Karnataka d) None of These

233. Slogan of Syndicate Bank is:

- a) You can Faith on us
b) **Your Faithful and Friendly Financial Partner**
c) Faithfulness Banking
d) None of These

234. The Syndicate Bank was nationalized on:

- a) 14 November, 1969 b) **19 July, 1969**
c) 2 October, 1969 d) None of These

235. Which among the following schemes were launched by Syndicate Bank:

- a) Water Conservation Initiatives (Clearing and cleaning of village ponds in the selected service area villages)
b) Homestead Farming (Mainly for multiple cropping)
c) SyndShakti Smart Card (Under NREGP, Social security pension scheme, financial inclusion through branch less banking and door step financial services for empowering rural population)
d) **All of The Above**
e) None of These

236. In 2010 - 11, the bank opened _____branches under the financial inclusion program of the Government of India:

- a) 125 b) **135**
c) 145 d) None of These

237. Which among the following is correct:

- a) Syndicate Manipal School of Banking (SMSB) is a joint venture between Syndicate Bank and Manipal Global Education (MAGE).
b) Recently, Syndicate Bank tied up with MAGE for a post graduate diploma course in banking and finance.
c) Under this, bank will select the candidates and they will be completing a 1 year PGDBF course. After the successful completion of the course, these candidates will be appointed as a Scale 1 officer with the bank.
d) **All of the Above**
e) None of These

238. In 2009 - 2010, Syndicate Bank opened _____branches on a single day:

- a) 50 b) **52** c) 53 d) None of These

239. Which among the following is correct:

- a) Syndicate Bank is planning to open 355 branches during the financial year 2015 - 16
- b) Syndicate Bank also planning to recruit 5000 personnel in clerical and official cadre.
- c) Both of Above
- d) None of These

ORIENTAL BANK OF COMMERCE

240. Oriental Bank of Commerce was founded on:

- a) 20 February, 1943
- b) 19 February, 1943
- c) 21 February, 1943
- d) None of These

241. Headquarter of Oriental Bank of Commerce (OBC) is located at:

- a) New Delhi
- b) Udaypur, Rajasthan
- c) Gurgaon, Haryana
- d) None of These

242. Slogan of Oriental Bank of Commerce is:

- a) Working for a better tomorrow
- b) Where every individual is committed
- c) We understand your world
- d) None of These

243. OBC was founded in 1943 in:

- a) Lahore
- b) Rawalpindi
- c) Gujjarpur
- d) None of These

244. _____ was the first chairman and one of the founder of the OBC:

- a) Rai Chand Ram Bahdur
- b) Rai Bahadur Lala Sohan Lal
- c) Lala Rai Bahadur Singh
- d) None of These

245. After partition in 1947, OBC had to close down its branches in the newly formed Pakistan and shift its registered office from Lahore to _____:

- a) Jalandhar
- b) Amritsar
- c) Patiala
- d) None of These

246. The bank was nationalized on:

- a) 25 August, 1951
- b) 19 July, 1969
- c) 15 April, 1980
- d) None of These

247. In 1997, which among the following bank was acquired by OBC:

- a) Bari Doab Bank
- b) Punjab Cooperative Bank
- c) Both of the Above
- d) None of These

248. OBC amalgamated _____ bank:

- a) Global Trust Bank
- b) Global Unit Bank
- c) Global Standard Bank
- d) None of These

249. Global Trust Bank was amalgamated by OBC on:

- a) 14 August, 2004
- b) 15 August, 2004
- c) 18 August, 2004
- d) None of These

250. MD and CEO of Oriental Bank of Commerce is:

- a) Animesh Chauhan b) Suresh Patel c) Uday Khosla d) None of These

251. Which among the following products and services are provided by oriental bank of commerce:

- a) Insurance Products b) Self - Banking Halls c) Internet Banking d) ATMs
e) All of the Above f) None of These

252. Grameen project by OBC implemented in:

- a) Dehradun (Uttarakhand) b) Hanumangarh (Rajasthan) c) Both of Above d) None of These

253. OBC has a _____ branches in India:

- a) More Than 630 b) More Than 530 c) More Than 430 d) None of These

254. On _____, OBC launched unique scheme, "The Comprehensive Village Development Programme" in three villages of Punjab:

- a) 13 April, 1997 b) 15 April, 1997 c) 19 April, 1997 d) None of These

AXIS BANK SPECIAL

Q255. UTI Bank Limited was actually founded on:

- a) 1990 b) 1991 c) 1992 d) None of These

256. Axis Bank was formerly known as:

- a) Hind Bank Limited b) UTI Bank Limited c) United India Bank Limited d) None of These

257. Headquarter of Axis Bank is located at:

- a) Hyderabad, Aandhra Pradesh b) New Delhi c) Mumbai, Maharashtra d) None of These

258. Slogan of Axis Bank is:

- a) Badhti Ka Naam Zindagi b) Good People to Bank with
c) Hum Hai Na d) None of These

259. Axis Bank was incorporated on _____ and get certificate of business on 14th December:

- a) 3rd December 1993 b) 15th December 1993
c) 10 December 1993 d) None of These

260. _____ was the first private sector bank to get a license under the new guidelines issued by the RBI on that time in 1993:

- a) SBI b) Axis Bank c) Punjab and Sind Bank d) None of These

261. In 1997, Axis Bank obtained license to act as depository participant with NSDL and applied for registration with SEBI to act as _____:

- a) Trustee to Share Holders b) Trustee to Debenture Holders
c) Trustee to Government Securities d) None of These

262. In 1999 UTI Bank (Axis Bank) and _____ have launched an international cobranded credit card:

- a) Citibank b) Canara Bank c) Vijaya Bank d) None of These

263. UTI Bank (Axis Bank) have come together to launch an international cobranded credit card under the _____ umbrella:
a) Visa Card b) Master Card c) Rupay d) None of These
264. In 2000, Axis Bank announced and launched which among the following services:
a) The bank has announced the launch of Tele - Depository services for its depository clients.
b) UTI Bank has launch of "I-Connect", its internet banking product.
c) UTI bank has signed a memorandum of understanding with equitymaster.com for e - broking activities of the site.
d) All of the Above
e) None of These
265. In _____ company name has been changed from UTI Bank Limited to Axis Bank Limited:
a) 2006 b) 2007 c) 2005 d) None of These
266. Which among the following is correct:
a) Axis bank launches Platinum Credit Card, India's Firs EMV chip based card in 2008.
b) Axis Bank set up its branch at llanji at Meenakshi Nagar on the coutralam - madurai road on April 16, 2008
c) Both of Above
d) None of These
267. Managing Director & CEO of Axis Bank since 2009 is:
a) Chanda Kochhar b) Shikha Sharma c) Usha Ananthasubramanian d) None of These
268. The first branch of UTI was inaugrated on 2 - 4 - 1994 in Ahmedabad by _____:
a) Dr. Manmohan Singh b) Atal Vihari Bajpayee c) Sonia Gandhi d) None of These
269. Who was appointed as the Brand ambassador of Axis Bank on 5 June, 2014:
a) Kareena Kapoor b) Deepika Padukone c) Asin d) None of These
270. UTI Bank opened its first overseas branch in 2006 at:
a) America b) Singapore c) London d) None of These
271. Axis Bank is a:
a) Private Sector Bank b) Public Sector Bank
c) Wholly Government Bank d) None of These
272. Which among the following awards won by Axis Bank:
a) Bank of the Year Money Today FPCIL Awards 2012 -13
b) "Consistent Performer" in 'India' best banks - 2012
c) Both of Above
d) None of These
273. Axis Bank was the _____ Indian private sector bank to set up a branch in China:
a) First b) Second c) Third d) None of These
274. The Axis Bank's _____ branches are operating from India as on 31 - 3 - 2015:
a) 2,489 b) 2,589 c) 2,689 d) None of These

PUNJAB & SIND BANK**Centres at :- || MEERUT || || MUZAFFARNAGAR || || BIJNOR ||****Ph. No. - 0121-4003132, 9319654321**

275. Punjab & Sind Bank was founded on:

- a) 24 July, 1908 b) 24 June, 1908 c) 19 July, 1908 d) None of These

276. Headquarter of Punjab & Sind Bank is located at:

- a) New Delhi b) Patiala c) Chandigarh d) None of These

277. How many branches of Punjab & Sind Bank are operating in Punjab:

- a) More Than 600 b) More Than 400 c) More Than 500 d) None of These

278. How many branches of Punjab & Sind Bank are operating at India Level:

- a) More than 1350 b) More than 1450 c) More Than 1750 d) None of These

279. Among the following person, major founder of Punjab & Sind bank was:

- a) Bhai Vir Singh b) Sir Sunder Singh Majitha c) Sardar Tarlochan Singh d) All of the Above e) None of These

280. The bank was founded on the principle of:

- a) Social Commitment to help the weaker section of the society to raise their standard of life.
b) Enhancement and Development of people of punjab only.
c) To collect deposits and use it against british management for patriotic activities.
d) None of These

281. On _____ Punjab & Sind Bank was among six bank that the Government of India nationalized in the second wave of nationalizations:

- a) 15 April, 1980 b) 16 April, 1980 c) 17 April, 1980 d) None of These

282. First time, 14 banks were nationalized on:

- a) 19 July, 1969 b) 20 July, 1969 c) 21 July, 1969 d) None of These

283. In the _____ Punjab & Sind Bank established branch in London:

- a) 1970s b) 1980s c) 1960s d) None of These

284. In 1991 _____ bank acquired Punjab & Sind Bank's London branch at the behest of the Reserve Bank of India following Punjab & Sind's involvement in the Sethia fraud in 1987:

- a) Bank of Baroda b) IDBI c) SBI d) None of These

285. _____ is a Regional Rural Bank sponsored by Punjab & Sind Bank:

- a) Punjab Gramin Bank b) Malwa Bank c) Sutlej Gramin Bank d) None of These

286. The slogan of Punjab & Sind bank is:

- a) Blending Modernity with Tradition b) Honors Your Trust
c) Where service is a way of Lived) None of These

287. Chairman and Managing Director of Punjab and Sind Bank is:

- a) Mukesh Kumar Jain b) Jatinder Bir Singh
c) Usha Ananthasubramanian d) None of These

288. Mission statement of bank is:

- a) To provide excellent customer service through innovative products and services for different segments of customers using state of the art technology.
- b) To dedicate ourselves wholeheartedly for "Sarva Jana Hitai Sarva Jana Sukhai"
- c) Both of Above
- d) None of These

289. Since ____ Punjab & Sind bank has shown growth of over 40% year on year, and its recent IPO was oversubscribed by more than 50 times:

- a) 2004
- b) 2005
- c) 2006
- d) None of These

BANK OF BARODA

Q290. Bank of Baroda was founded by Maharaja Sayajirao Gaekwad on:

- a) 21 July, 1908
- b) 20 July, 1908
- c) 19 July, 1908
- d) None of These

Q291. Bank of Baroda (BoB) founded on 20 July, 1908 under the _____:

- a) Companies Act of 1897
- b) Companies Act of 1898
- c) Companies Act of 1899
- d) None of These

Q292. Bank of Baroda started with a paid up capital of:

- a) Rs. 10 Lakh
- b) Rs. 5 Lakh
- c) Rs. 20 Lakh
- d) None of These

Q293. Headquarter of BoB is located at:

- a) New Delhi
- b) Gandhi Nagar
- c) Vadodara (Baroda)
- d) None of These

Q294. Which among the following countries BoB has its branches:

- a) Uganda
- b) United Arab Emirates
- c) Fiji Islands
- d) United Kingdom
- e) United States of America
- f) China
- g) All of the Above
- h) None of These.

Q295. Bank of Baroda was nationalized along with 13 other major commercial banks of India on:

- a) 20 July, 1969

b) 19 July, 1969

c) 18 July, 1969

d) None of These

Q296. On the basis of 2014 data, Bank of Baroda is ranked _____ on Forbes Global 2000 List:

a) 701

b) 801

c) 901

d) None of These

Q297. Bank of Baroda has a network of _____ branches in India and abroad:

a) More Than 5500

b) More Than 5100

c) More Than 5300

d) None of These

Q298. In 1961, BoB merged in:

a) New Citizen Bank of India

b) New India Aspiration Bank

c) Heritage Bank of India

d) None of These

Q299. Slogan of Bank of Baroda is:

a) Prosperity for all

b) India's International Bank

c) Together we prosper

d) None of These

Q300. Chairman of Bank of Baroda is:

a) U. P Singh

b) Ravi Venkatesan

c) Kumar Subramaniam

d) None of These

Q301. Which among the following is incorrect about BoB's domestic associates:

a) Baroda Uttar Pradesh Gramin Bank

b) Baroda Rajasthan Gramin Bank

c) Baroda Gujarat Gramin Bank

d) Baroda Lakshadip Gramin Bank

Q302. The Bank of Baroda has decided to revise interest rates payable on Domestic and NRE term deposits below Rs. 1 crore & above in:

a) 2014

b) 2015

c) 2012

d) None of These

Q303. The founder of Bank of Baroda, Maharaja Sayajirao Gaekwad belongs to:

- a) Maratha Kingdom
- b) Sikh Kingdom
- c) Rajput Kingdom
- d) None of These

Q304. Which among the following was the Bank of Baroda's first domestic acquisition:

- a) New Citizen Bank of India
- b) Hind Bank**
- c) Bank of Rajput
- d) None of These

ICICI BANK SPECIAL

Q305. ICICI stands for:

- a) Indian Credit and Investment Corporation of India
- b) Investment Corporation In Credit
- c) Industrial Credit Investment Corporation of India**
- d) None of These

Q306. Headquarter of ICICI Bank is located at:

- a) Mumbai**
- b) Hyderabad
- c) Mysore
- d) None of These

Q307. ICICI bank was originally promoted in ____ by ICICI Limited an Indian financial institution, and was its wholly owned subsidiary:

- a) 1994**
- b) 1995
- c) 1997
- d) None of These

Q308. ICICI was formed in _____:

- a) 1955**
- b) 1956
- c) 1957
- d) None of These

Q309. ICICI was formed in 1955 at the initiative of:

- a) World Bank
- b) The Government of India
- c) Representatives of Indian Industry
- d) All of the Above**
- e) None of These

Q310. The principal objective was to create a development financial institution for providing _____project financing to Indian businesses:

- a) Medium Term

- b) Long Term
- c) Medium Term and Long Term
- d) None of These

Q311. CEO of ICICI bank is:

- a) Arundhati Bhattacharya
- b) Chanda Kochhar**
- c) Indira Nuyi
- d) None of These

Q312. ICICI became the first ever Indian borrower to raise European Currency

Units in ____:

- a) 1984
- b) 1982**
- c) 1986
- d) None of These

Q313. ICICI bank became the first commercial bank from India to list its stock on _____ in 2000:

- a) New York Stock Exchange (NYSE)**
- b) London Stock Exchange (LSE)
- c) Shanghai Stock Exchange (SSE)
- d) None of These

Q314. In 2000 ICICI bank announces merger with:

- a) Bank of Begnal
- b) Bank of Madura**
- c) Bank of Jaipur
- d) None of These

Q315. ICICI bank launched internet banking operations in:

- a) 1998**
- b) 1999
- c) 2000
- d) None of These

Q316. In _____, the Bank of Rajasthan (BOR) was acquired by the ICICI bank:

- a) 2010**
- b) 2011
- c) 2012
- d) None of These

Q317. ICICI Bank on January, 2015 announced the launch of the India's first _____ debit and credit cards, enabling its customers to make electronic payments by just waving the cards near the merchant terminal in lieu of dipping or swiping them:

- a) Pinless
- b) Codeless**

c) Contactless

d) None of These

Q318. ICIC Bank currently (as on July - August 2015) has a network of _____branches and _____ATM's across India:

a) 4,050 branches and 12, 890 ATM's

b) 5,050 branches and 13, 890 ATM's

c) 2,050 branches and 11, 890 ATM's

d) None of These

Q319. ICICI Bank and _____Metro Rail Corporation Limited on April 2015 announced the launch of the ICICI Bank Unifare _____Metro Card:

a) Bangalore

b) Kolkata

c) New Delhi

d) None of These

PUNJAB NATIONAL BANK SPECIAL

Q320. Punjab National Bank was actually born on _____:

a) May 21, 1894

b) May 20, 1894

c) May 19, 1894

d) None of These

Q321. The 'PNB' open its doors to the general public on:

a) 12 April, 1895

b) 14 April, 1895

c) 16 April, 1895

d) None of These

Q322. _____was the first to open an account with the bank which was housed in the building opposite the Arya Samaj Mandir in Anarkali in Lahore:

a) Sardar Dayal Singh Majithia

b) Lala Prabhu Dayal

c) Lala Lajpat Rai

d) None of These

Q323. On _____, the (PNB) bank officials decided to leave Lahore:

a) March 31, 1947

b) April 30, 1947

c) July 31, 1947

d) None of These

Q324. On March 31, 1947 the bank officials decided to leave Lahore and transfer the registered office of the PNB to _____and permission for transfer was obtained from the Lahore High Court on June 20, 1947:

a) Delhi

b) Kolkata

- c) Pathankot
- d) None of These

Q325. Which among the following personalities open their accounts with PNB:

- a) Jawahar Lal Nehru, Indira Gandhi
- b) Gobind Ballabh Pant, Lal Bahadur Shastri
- c) Rafi Ahmed Kidwai
- d) All of the above
- e) None of these

Q326. Slogan of Punjab National Bank is:

- a) A friend you can bank upon
- b) The Name You Can Bank Upon
- c) You can always bank on us
- d) None of These

Q327. Founder of the PNB was:

- a) Prabhu Lal
- b) Hardyal Singh
- c) Lala Lajpat Rai
- d) None of These

Q328. Headquarter of PNB is located at:

- a) New Delhi
- b) Patiala
- c) Bhatinda
- d) None of These

Q329. In which of the following institutions, Usha Ananthasubramanian provide her services:

- a) Bank of Baroda & Punjab National Bank
- b) Bhartiya Mahila Bank
- c) LIC
- d) All of the Above
- e) None of These

Q330. CBS stands for:

- a) Core Banking Solution
- b) Code Banking Solution
- c) Central Banking Solution
- d) None of These

Q331. _____bank won the "Pradhan Mantri Jan Dhan Yojana Award of Excellence 2015" given by Federation of Industry Trade and Services:

- a) State Bank of India
- b) Punjab National Bank
- c) ICICI Bank
- d) None of These

Q332. The Government of India nationalized PNB and 13 other major commercial banks on:

- a) 19 July, 1970
- b) 19 July, 1971
- c) 19 July, 1969
- d) None of These

Q333. In 1986, the Reserve Bank of India required PNB to transfer its London branch to _____ bank after the branch was involved in a fraud scandal:

- a) State Bank of India
- b) Allahabad Bank
- c) Axis Bank
- d) None of These

Q334. PNB won which among the following awards:

- a) Banking Frontiers : Inspiring Work Place given by Frontiers Magazines
- b) IBA Banking Technology Awards 2014 - 15 (Training and Human Resources) (PSU) Second Runners up given by Indian Bank's Association
- c) Both of Above
- d) None of These

United Bank of India Special

Q335. United Bank of India is one of the _____ major banks which were nationalized on July 19, 1969:

- a) 14
- b) 13
- c) 15
- d) None of The Above

Q336. United Bank of India Limited was formed in _____:

- a) 1950
- b) 1947
- c) 1951
- d) None of The Above

Q337. United Bank of India Limited was formed in 1950 with the amalgamation of:

- a) Comilla Banking Corporation Limited (1914)
- b) Begal Central Bank Limited (1918)
- c) Comilla Union Bank Limited (1922)
- d) Hooghly Bank Limited (1932)
- e) All of The Above
- f) None of The Above

(Establishment years are indicated in brackets of respective banks)

Q338. Presently United Bank of India is having a _____ tier organizational set up:

- a) 5

- b) 3
- c) 4
- d) None of The Above

Q339. Which among the following is correct about Three Tier organizational set up:

- a) Corporate Office, 36 Regional Office and the Branches
- b) Head Office, Corporate Office and the Branches
- c) **Head Office, 35 Regional Offices and the Branches**
- d) All of The Above
- e) None of The Above

Q340. After nationalization of the Bank, The Bank expanded its branch network in a big way and actively participated in the developmental activities, particularly in the:

- a) Both Rural as well as Urban Areas
- b) Only Rural Areas
- c) **Rural and Semi - Urban Areas**
- d) None of The Above

Q341. 'United Bank of India' is designated as Lead Bank in several districts and at present it is the Lead Bank in 30 districts in the states of:

- a) West Bengal, Meghalaya, Nagaland and Arunachal Pradesh
- b) **West Bengal, Assam, Manipur and Tripura**
- c) West Bengal, Jharkhand, Bihar and Uttar Pradesh
- d) None of The Above

Q342. United Bank of India played a significant role in the spread of banking services in different parts of the country, more particularly in:

- a) **Eastern and North Eastern India**
- b) Eastern and Western India
- c) Eastern and Southern India
- d) None of The Above

Q343. UBI is also known as the _____:

- a) **Tea Bank**
- b) Coffee Bank
- c) Candy Bank
- d) None of The Above

Q344. United Bank of India is also known as the 'Tea Bank' because:

- a) of its age - old association with the financing of tea gardens
- b) It has been the largest lender to the tea industry
- c) It provide land areas for tea plantation
- d) All of The Above
- e) **Only (a) and (b)**
- f) None of The Above

Q345. The Slogan of 'United Bank of India' is:

- a) Your perfect financial banking partner
- b) The name you can bank upon
- c) **The Bank that Begins with "U"**
- d) None of The Above

Q346. MD and CEO of 'United Bank of India' is:

- a) Jatinder Bir Singh
- b) **P. Srinivas**
- c) Sindhu Shree Khullar
- d) None of The Above

Q347. Headquarter of United Bank of India is located at:

- a) New Delhi
- b) **Kolkata, West Bengal**
- c) Manipal, Karnataka
- d) Thrissur, Kerala
- e) None of The Above

Q348. "United Bank of India" get National Award under Prime Minister Employment Guarantee Program in north east zone from the Ministry of MSME, Government of India in the year ____:

- b) 2008
- c) **2009**
- d) None of The Above

Q349. Which among the following is incorrect:

- a) The Bank has three full fledged Overseas Branches
- b) Fully equipped dealing room and SWIFT terminal consist branches in Kolkata, New Delhi and Mumbai
- c) The Bank has ATMs all over the country and customers can use United International Debit Card at all VISA ATMs across the globe.
- d) All of The Above
- e) **None of The Above**

Vijaya Bank Special

Q350. Vijaya Bank was founded on____:

- a) 23rd October, 1932
- b) **23rd October, 1931**
- c) 23rd October, 1933
- d) None of The Above

Vijaya Bank was founded by Late Shri A.B. Shetty and other farmers in Mangalore, Karnataka to promote banking habit, thrift and entrepreneurship among the farming community in Karnataka State.

Q351. Vijaya Bank became a scheduled bank in:

- a) 1960

- b) 1958
- c) 1959
- d) None of The Above

Q352. How many smaller banks merged with Vijaya Bank during the 1963 - 68:

- a) 8
- b) 9
- c) 10
- d) None of The Above

The credit of the Nine banks mergers goes to Shri M. Sunder Ram Shetty, who was the Chief Executive of the bank on that time.

Q353. Vijaya Bank was nationalized on:

- a) 15th April, 1980
- b) 19th July, 1969
- c) 21 August, 1981
- d) None of The Above

Q354. Which among the following is correct about Vijaya Bank as on 20th August, 2015:

- a) 1701 Branches
- b) 49 Extension Counters
- c) 1528 ATMs
- d) All of The Above
- e) None of The Above

Vijaya Bank has its network over 28 states and 4 union territories in India. The Bank has the highest number of branches in its home state Karnataka.

Q355. The driving force behind Vijaya Bank's every initiative has been its _____strong dedicated workforce:

- a) 13,000 +
- b) 14,000+
- c) 15,000+
- d) None of The Above

Q356. Vijaya Bank has a _____tier organizational structure:

- a) 4
- b) 3
- c) 5
- d) None of The Above

Q357. The bank's _____regional offices exercise immediate supervision and control over the branches under their jurisdiction:

- a) 30
- b) 40
- c) 50
- d) None of The Above

Q358. The Slogan of Vijaya Bank is:

- a) The Name You Can Bank Upon
- b) A Friend You Can Bank Upon
- c) You Can Always Bank on Us
- d) None of The Above

Q359. Managing Director and CEO of Vijaya Bank is:

- a) Kishore Kumar Sansi
- b) Rajeev Kumar
- c) Animesh Chauhan
- d) None of The Above

Q360. Headquarter of 'Vijaya Bank' is located at:

- a) Bengaluru, Karantaka
- b) Mangalore, Karnataka
- c) New Delhi
- d) None of The Above

Q361. Vijaya Bank has chosen Finacle from _____ as its centralized banking solution:

- a) Infosys
- b) TCS
- c) ITC Infotech
- d) None of The Above

Q362. _____ handled bank's IT department:

- a) Microland
- b) Hexaware
- c) Wipro
- d) None of The Above

Q363. Does Vijaya Bank has taken membership of VISA International and Master Card International:

- a) Yes
- b) No

Q364. Vijaya Bank is a _____ sized Public Sector Bank with presence across India:

- a) Medium Sized
- b) Large Sized
- c) Small Sized
- d) None of The Above

ICICI BANK SPECIAL

Q365. ICICI was formed in _____:

- a) 1950
- b) 1955
- c) 1965
- d) None of The Above

Q366. ICICI was formed in 1955 at the initiative of the:

- a) World Bank
- b) The Government of India
- c) Representatives of Indian Industry
- d) All of The Above**
- e) None of The Above

Q367. The principal objective to form ICICI was:

- a) To create a development financial institution
- b) To create a financial institution for providing medium term and long term project financing
- c) Create financial institution for providing medium term and long term project financing to Indian businesses
- d) All of The Above**
- e) None of The Above

Q368. ICICI Bank was originally promoted in _____ by ICICI Limited:

- a) 1994**
- b) 1995
- c) 1996
- d) None of The Above

Q369. ICICI acquired _____ in 2001:

- a) Bank of Pune
- b) Bank of Madura**
- c) Bank of Varanasi
- d) None of The Above

Q370. In _____, ICICI become the first Indian company and the first bank or financial institution from Non-Japan Asia to be listed on the NYSE:

- a) 1999**
- b) 2000
- c) 2001
- d) None of The Above

Q371. In October _____, the Board of Directors of ICICI and ICICI Bank approved the merger of ICICI and two of its wholly - owned retail finance subsidiaries with ICICI bank:

- a) 2001**
- b) 2002
- c) 2003
- d) None of The Above

Q372. Linked with above question, Name of that subsidiaries were:

- a) ICICI Home Services Limited and ICICI Standard Services Limited
- b) ICICI Ease Finance Services Limited and ICICI Focus Capital Services Limited
- c) ICICI Personal Financial Services Limited and ICICI Capital Services Limited**
- d) None of The Above

Q373. Registered Office of ICICI Bank is located at:

- a) Vadodara, Gujarat
- b) Gurgaon, Haryana
- c) Hyderabad, Andhra Pradesh
- d) None of The Above

Q374. Corporate Office of ICICI Bank is situated at:

- a) New Delhi
- b) **Mumbai, Maharashtra**
- c) Manglore, Karnataka
- d) None of The Above

Q375. Slogan of ICICI Bank is:

- a) A Long Tradition of Trust
- b) India's International Bank
- c) Prosperity For All
- d) **Hum Hai Na, Khyal Aap Ka**
- e) None of The Above

Q376. Which among the following schemes was launched by ICICI:

- a) Creative Masters 2015
- b) Saral Rural Housing Loan
- c) Smart Vault
- d) **All of The Above**
- e) None of The Above

Q377. Chairman of ICICI Bank is:

- a) **M.K. Sharma**
- b) Arvind Panagria
- c) Chanda Kochhar
- d) None of The Above

Q378. _____ranked first in "Fortune's List of Most Powerful Women' in Asia Pacific:

- a) Usha Ananthasubramanian
- b) **Chanda Kochhar**
- c) Arundhati Bhattacharya
- d) None of The Above

Q379. _____won the "Best Foreign Exchange Bank" at Finance Asia 2015 Country Banking Achievement Awards:

- a) **ICICI Bank**
- b) State Bank of India
- c) Punjab National Bank
- d) None of The Above

Credit/Debit Cards (Part 2)

Q380. Which card is known as 'Check Card':

- a) **Debit Card**

- b) Credit Card
- c) Both of The Above
- d) None of The Above

Q381. Which among the following is correct:

- a) EFTPOS - Online Debit or PIN debit
- b) Offline Debit - Signature Debit
- c) Electronic Purse Card System - Electronic Debit Dealings
- d) All of The Above**
- e) None of The Above

Q382. Some debit cards accepted only within a particular country or region. Which among the following pairs is correct:

- a) Maestro and Solo Card - United Kingdom
- b) Interac - Canada
- c) Carte Bleue - France
- d) EC electronic cash - Germany
- e) All of The Above**
- f) None of The Above

Q383. "UnionPay" debit card is concerned with which among the following country:

- a) Pakistan
- b) China**
- c) Nepal
- d) None of The Above

Q384. "EFTPOS" cards are linked with which among the following countries:

- a) Australia and New Zealand**
- b) Monaco and Norway
- c) Qatar and Kuwait
- d) None of The Above

Q385. PIN stands for:

- a) Portable Identification Number
- b) Permanent Identification Number
- c) Personal Identification Number**
- d) None of The Above

Q386. Is there any restriction on withdrawal from debit cards per day:

- a) Yes**
- b) No

Q387. Prepaid Debit cards are also called:

- a) Reloadable Debit Cards**
- b) Loadable Debit Cards
- c) Relational Debit Cards
- d) None of The Above

Q388. The primary market for prepaid cards are _____ people:

- a) Banked People
- b) Unbanked People
- c) Both of The Above
- d) None of The Above

Q389. The prepaid bank card is also called:

- a) Convenience Gift Card
- b) Bank Gift Card
- c) Suitable Gift Card
- d) None of The Above

Q390. "RuPay" debit card is similar to:

- a) Singapore's NETS
- b) China's UnionPay
- c) Both of The Above
- d) None of The Above

Q391. POS stands for:

- a) Point of Service
- b) Point of Sale
- c) Point of Satisfaction
- d) None of The Above

Q392. _____ also provides a unified "Kisan Card" issued by banks across the country under Kisan Credit Card, enabling farmers to transact business on ATMs and POS terminals:

- a) Maestro Card
- b) RuPay Card
- c) Forex Card
- d) None of The Above

Q393. Which among the following benefits is associated with RuPay:

- a) International transactions lead to higher transactions costs. Such costs can be reduced by using RuPay card since processing will be done within the country. Also transactions will be faster
- b) Users will get alerts for every transaction made through RuPay Card
- c) Processing Fees for RuPay card compared with regular debit/credit cards will be considerably lower
- d) All of The Above
- e) None of The Above

Q394. Now RuPay card get international acceptance:

- a) Yes
- b) No

Canara Bank Special

Q395. Canara Bank was founded by:

- a) Lala Lajpat Rai
- b) Ammembai Subba Rao Pai
- c) Hardyal Khurana
- d) None of The Above

Q396. Canara Bank was founded on:

- a) December, 1906
- b) August, 1906
- c) July, 1906
- d) None of The Above

Q397. Shri Ammembai Subba Rao Pai founded Canara Bank at _____:

- a) Patiala
- b) Mangalore
- c) Kolkata
- d) Delhi

Q398. Canara Bank was nationalized on:

- a) November, 1980
- b) August, 1970
- c) July, 1969
- d) None of The Above

Q399. Canara Bank with an unbroken record of profits since its inception it has several first to its credit which includes:

- a) Launching of Inter - City ATM Network
- b) Obtaining ISO Certification for a Branch
- c) Commissioning of Exclusive Mahila Baking Branch
- d) Launching of Exclusive subsidiary for IT consultancy
- e) All of The Above
- f) None of The Above

Q400. Which among the following is correct about the initiative taken by Canara Bank:

- a) Issuing Credit Card for Farmers
- b) Providing Agriculture Consultancy Services
- c) Both of The Above
- d) None of The Above

Q401. As at June 2015, Canara Bank has further expanded its domestic presence with ____branches spread across all geographical segments:

- a) 5708
- b) 6708
- c) 9708
- d) None of The Above

Q402. The Canara Bank has ____ATMs covering ____centers:

- a) 9039 and 4081

- b) 1039 and 5081
- c) 5409 and 6081
- d) None of The Above

Q403. Chairman of Canara Bank is:

- a) S.V Khullar
- b) T.N. Manoharan
- c) Animesh Tyagi
- d) None of The Above

Q404. MD and CEO of Canara Bank is:

- a) Rakesh Sharma
- b) Pradyuman Rawat
- c) Singh Harpreet
- d) None of The Above

Q405. "Golden Peacock Business Excellence Award 2015" by the Institute of Directors India given to:

- a) PNB
- b) Punjab and Sind Bank
- c) Canara Bank
- d) None of The Above

Q406. Headquarter of Canara Bank is situated at:

- a) New Delhi
- b) Bangalore, Karnataka
- c) Mangalore, Karnataka
- d) None of The Above

Q407. Slogan of Canara Bank is:

- a) Together We Prosper
- b) A Long Tradition of Trust
- c) It's easy to change for those who love you, Together We Can
- d) None of The Above

Q408. MSME Banking Excellence Awards 2014 organized by Chamber of Indian Micro, Small and Medium Enterprises (CIMSME) at New Delhi award given to:

- a) Canara Bank
- b) Punjab National Bank
- c) State Bank of India
- d) None of The Above

Q409. Canara Bank opened its _____overseas branch in New York on 10 June, 2014:

- a) 9th
- b) 7th
- c) 2nd
- d) None of The Above

MIXED TOPICS

Q410. "Rupiya" in our country was introduced by:

- a) Akbar
- b) Prithvi Raj Chouhan
- c) Chandra Gupt Moryaa
- d) **Sher Shah Suri**
- e) None of These

Q411. The bank which refinance the loans given to poor and weaker sections to construct or buy houses is:

- a) **SIDBI**
- b) SBI
- c) **NHB**
- d) None of These

Q412. Reserve Bank of India was set up on the recommendations of which of the following commission/committee:

- a) D R Mehta Commission
- b) Basel Committee
- c) **Royal Commission on Indian Currency and Finance**
- d) None of These

Q413. The designer of Indian Rupee Sign is:

- a) Hitendra Swami
- b) **Udaya Kumar Dharmalingam**
- c) Panduranga Kumarlingam
- d) None of These

Q414. Number of different denomination notes issued by RBI :-

- a) 10
- b) 9
- c) 11
- d) None of These

Q415. SME standds for:

- a) **Small and Medium Enterprises**
- b) Selling and Marketing Establishment
- c) Sales and Marketing Entity
- d) None of These

Q416. Slogan of Bank of Baroda is:

- a) The Bank You can Name upon
- b) **India's International Bank**
- c) India's Multinational Bank
- d) None of These

Q417. CEPI stands for:

- a) Council of Environmental Pollution of India

- b) Center for Environmental Pollution In India
- c) Comprehensive Environmental Pollution Index
- d) None of These

Q418. The securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI) meant recovery of loans which have become NPA is not applicable to:

- a) Financial Institutes of Government
- b) Non - Banking Financial Companies**
- c) Small & Cooperative Banks
- d) None of These

Q419. CRYPTO-CURRENCY is:

- a) Currency of A Country
- b) Digital Medium of Exchange**
- c) Plastic Money
- d) None of These

Q420. FATF stands for:

- a) Financial Access to Farmers
- b) Funding and Trading Federation
- c) Financial Action Task Force**
- d) None of These

Q421. INDIA become the member of FATF in:

- a) 2009
- b) 2010**
- c) 2014
- d) None of These

Q422. "Microcredit" refers to:

- a) Installments given by farmers against loans
- b) Small credit given to poor**
- c) Credit given by government to improve industrialization
- d) None of These

Q423. Which year was declared as the 'International Year of Microcredit' by United Nations:

- a) 2005**
- b) 2004
- c) 2011
- d) None of These

Q424. Financial Inclusion is:

- a) Delivery of banking services at an affordable cost to weaker sections
- b) Delivery of financial services at an affordable cost to weaker sections
- c) Social responsibility of banking and government system
- d) All of Above**

e) None of These

Q425. CGC stands for:

- a) Credit Guarantee Center
- b) Consumable Goods Commission
- c) Credit Guarantee Corporation**
- d) None of These

Q426. DICGC stands for:

- a) Department Intelligence in Credit Guarantee Corporation
- b) Deposit Insurance and Credit Guarantee Corporation**
- c) Depository Insurance and Consumable Goods Commission
- d) None of These

Q427. Excess of Supply over Demand denotes:

- a) Buyers Market**
- b) Sellers Market
- c) Both of Above
- d) None of These

Q428. Regulator of Capital Market is:

- a) SEBI**
- b) RBI
- c) World Bank
- d) None of These

Q429. NREGA was renamed with the name of:

- a) Indira Gandhi
- b) Rajiv Gandhi
- c) Mahatma Gandhi**
- d) None of These

Q430. Which of the following is incorrect:

- a) WTO - Geneva
- b) IMF - Washington D.C.
- c) World Bank - Washington D.C.
- d) None of These**

Q431. Drafts of Five years plans are approved by:

- a) Planning Commission
- b) National Development Council**
- c) National Planning Council
- d) None of These

Q432. National Stock Exchange is located in:

- a) Mumbai**
- b) Delhi
- c) Kolkata
- d) None of These

Q433. The market in which long term securities such as stocks and bonds are bought and sold is commonly known as:

- a) Bullion Market
- b) Capital Market**
- c) Bull Market
- d) None of These

Q434. When Aggregate supply is less than aggregate demand is then:

- a) Deflation Occurs
- b) Inflation Occurs**
- c) Stability Occurs
- d) None of These

Q435. First Bank in India to launch EMI facility on debit cards:

- a) SBI
- b) Axis Bank
- c) ICICI Bank**
- d) None of these

Q436. FMC stands for:

- a) Forward Markets Commission**
- b) Financial Market Commission
- c) Foreign Market Control
- d) None of These

Q437. In MICR cheque, first six numbers indicates:

- a) Branch Code and Location
- b) City Location
- c) Cheque Number**
- d) None of These

Q438. Assignment refers to:

- a) Transfer of Interest from one party to another
- b) Every Financially Transfer Transaction
- c) Transfer of a loan from one party to another**
- d) None of These

Q439. Sugam scheme was launched for:

- a) Big Corporate Houses
- b) Small Tax Payers**
- c) Pensioners getting old age pension
- d) None of These

Q440. The regulator of whole banking in India is:

- a) Banking Planning Council
- b) Banking Control Unit
- c) RBI**
- d) None of These

Q441. 'National Rural Employment Program' was formerly known as:

- a) Do work and get Food
- b) Employment for Food
- c) Food For Work
- d) None of These

Q442. Where neither exports nor imports takes place is known as:

- a) Closed Economy
- b) Depressed Economy
- c) Silent Economy
- d) None of These

Q443. R. Gandhi is Deputy Governor of RBI and also a part of board member of:

- a) MNREGA
- b) Axis Bank
- c) SEBI
- d) None of These

Q444. Conversion of Physical form of share into electronic form is called:

- a) E - Share
- b) DEMAT
- c) Online Share Cards
- d) None of These

Q445. U.K. Sinha is present chairman of:

- a) RBI
- b) SEBI
- c) National Development Council
- d) None of These

Q446. Who among the following is famous banker and is Padam Bhushan Awardee:

- a) Indira Nuyee
- b) Chanda Kochhar
- c) Arundhati Bhattacharya
- d) None of These

Q447. The Central Office of the Reserve Bank was initially established in _____:

- a) Indore
- b) Delhi
- c) Calcutta
- d) None of These

Q448. Which of the following is correct:

- a) Reserve Bank of India Act, 1935
- b) Reserve Bank of India Act, 1934
- c) Reserve Bank of India Act, 1930
- d) None of These

Q449. The Central Office of the Reserve Bank of India is now located at:

- a) Mumbai
- b) Hyderabad
- c) New Delhi
- d) None of These

Q450. The Central Office of the Reserve Bank was permanently moved to Mumbai in _____:

- a) 1934
- b) 1937
- c) 1935
- d) None of These

Q451. Which among the following is correct about The Central Office of RBI:

- a) Where Governor Sits
- b) Where only Policies are formulated
- c) **Both of Above**
- d) None of These

Q452. The Foreign Exchange Reserves of India are kept in the custody of:

- a) International Monetary Fund
- b) **Reserve Bank of India**
- c) State Bank of India
- d) None of These

Q453. "Bank of Rajasthan" merged with which bank"

- a) Global Trust Bank
- b) **ICICI Bank**
- c) Axis Bank
- d) None of These

Q454. Which bank opened a Lockless branch at Maharashtra to respecting the local customs:

- a) State Bank of India
- b) **UCO Bank**
- c) Bank of Maharashtra
- d) None of These

Q455. BFS stands for:

- a) Bureau of Financial Supervision
- b) **Board for Financial Supervision**
- c) Bi-Lateral Financial System
- d) None of These

Q456. Which among the following is the oldest Public Sector Bank of India?

- a) Punjab National Bank
- b) Central Bank of India
- c) **Allahabad Bank**

d) Bank of Baroda

e) State Bank of India

Q457. Name the 5 cities where RBI issued plastic notes ?

a) Kochi, Patna, Delhi, Ahmadabad and Chennai

b) Jaipur, Shimla, Delhi, Patna and Mumbai

c) Mumbai, Shimla, Jaipur, Patna and Chennai

d) Jaipur, Shimla, Kochi, Mysore and Mumbai

e) Kochi, Mysore, Jaipur, Bhubhaneswar and Shimla

Q458. Which country issued first purely plastic note ?

a) New Zealand.

b) Mexico,

c) Singapore,

d) Fiji and Canada

e) Australia

Q459. India's first non-bank owned ATM (White Label ATMs) open in ?

a) Delhi

b) Bihar

c) Uttar-Pradesh

d) Maharashtra

e) Gujarat

Q460. India's largest commercial Bank is : ?

a) Bank of Baroda

b) State Bank of India

c) ICICI

d) Punjab National Bank

e) Central Bank of India

Q461. Which of the following leaders maintained their accounts in PNB:

a) Mahatma Gandhi

b) Jawahar Lal Nehru

c) Lal Bahadur Shastri

d) Indira Gandhi

e) All of The Above

f) None of These

Q462. A service charge on your bank statement will result in:

a) Interest Deduction from your account

b) A Lower Balance

c) Fixed Charges incurred

d) None of These

Q463. Obtaining cash from an ATM is similar to:

a) Writing a Cheque

b) Open any Account

c) Any banking transaction

d) None of These

Q464. A _____ is used to add funds to bank account:

a) Cheque

b) Pass Book

c) Deposit Slip

d) None of These

Q465. A _____ endorsement includes the words "FOR DEPOSIT ONLY":

a) Restrictive

b) Predictive

c) Conductive

d) None of These

Q466. A _____ offers loans to people starting their own business"

a) Bank

b) Credit Union

c) Pawnshop

d) None of These

Q467. Opening a checking account requires completing a _____:

a) Signature Card

b) Address Form

c) Specific Mentioned Identity

d) None of These

Q468. As we know RBI was comes into existence in 1 April, 1935 but became the central banking authority in:

a) 1965

b) 1966

c) 1961

d) None of These

Q469. Banking companies act passed in:

a) 1950

b) 1949

c) 1943

d) None of These

Q470. 14 Major banks were nationalized in:

a) 1970

b) 1969

c) 1968

d) None of These

Q471. 7 More banks were nationalized in:

a) 1980

b) 1981

c) 1983

d) None of These

Q472. E - Banking covers both Computer banking and _____:

a) Merchant Banking

b) Telephone Banking

c) Standard Banking

d) None of These

Q473. Which of the following features fit for E - Banking:

a) Providing Ease in banking operations

b) Stress on branch less banking

c) Time Saving

d) All of Above

e) None of These

Q474. ICICI Bank kicked of online banking in:

a) 1998

b) 1997

c) 1996

d) None of These

Q475. The Banking Ombudsman Scheme, 2006 enables resolution of _____:

a) Complaints of bank customers relating to certain services rendered by banks.

b) Complaints of bank branches relating to certain services rendered to customers

c) Complaints of NRI only

d) None of These

Q476. Banking OMBUDSMAN scheme has come into force from:

a) January 15, 2006

b) January 1, 2006

c) January 26, 2006

d) None of These

Q477. The Banking Ombudsman is person appointed by the _____ to redress customer complaints against certain deficiency in banking services:

a) Indian Banking Personnel Selection

b) Reserve Bank of India

c) Securities and Exchange Board of India

d) None of These

Q478. Banking Ombudsman is a _____:

a) Collateral Judicial Authority

b) Bi - Lateral Judicial Authority

c) Quasi Judicial Authority

d) None of These

Q479. Banking Ombudsman has power to summon _____:

a) Bank Only

- b) Customer Only
- c) Both of Above
- d) None of These

Q480. The Banking Ombudsman Scheme was first introduced in _____:

- a) 1995
- b) 1996
- c) 1998
- d) None of These

Q481. As we know, the banking ombudsman scheme was first introduced in 1995 and was revised in ____:

- a) 2004
- b) 2002
- c) 2003
- d) None of These

Q482. Which of the following is wrong about term cheque:

- a) A cheque must be signed by the person (Drawer) issuing the cheque.
- b) A cheque must have the name of the recipient (Payee) of the cheque.
- c) A cheque must mention the amount of money in words and figures.
- d) A cheque must be dated.
- e) A cheque must be drawn upon a specified bank (Drawee).
- f) None of These

Q483. If cheque is issued by a bank in the same city as the payee, the cheque will be called:

- a) Outstation Cheque
- b) Local Cheque
- c) At par Cheque
- d) None of These

Q484. If a given city's local cheque is presented elsewhere it becomes _____ cheque and may attract some nominal but fixed banking charges:

- a) Local
- b) Outstation
- c) Both of Above
- d) None of These

Q485. Which of following is incorrect about 'At Par Cheque':

- a) It is a cheque which is accepted at par at all its branches across the country.
- b) Unlike local cheque it can be present across the country without attracting additional banking charges
- c) Both of Above
- d) None of These

Q486. Cheque below the amount of Rs. 1,00,000 are called _____:

- a) Gift Cheque

- b) Normal Value Cheque
- c) Below Volume Cheque
- d) None of These

Q487. The cheque, amount of which is higher than Rs. 1,00,000 is a:

- a) Gift Cheque
- b) High Value Cheque**
- c) Normal Value Cheque
- d) None of These

Q488. Which of the following is incorrect about 'Gift Cheque':

- a) Cheque used for gifting money to loved ones are gift cheques.
- b) The value may vary from Rs. 100 to Rs. 10,000
- c) Both of Above
- d) None of These**

Q489. Which of the following is correct about the crossed cheque:

- a) Crossed cheque cannot en-cash at the counter of the bank by holder.
- b) The payment of cross cheque is only credited to the bank account of the payee.
- c) Crossed cheque is done by drawing two parallel lines across top left corner of the cheque.
- d) With or without writing 'Account Payee' in the space between the lines
- e) All of the Above**
- f) None of These

Q490. _____ cheque can be alternated by using an ATM card:

- a) Open Cheque
- b) Self Cheque**
- c) Ordered Cheque
- d) None of These

Q491. CTS stands for:

- a) Cheque Transfer System
- b) Cheque Truncation System**
- c) Cheque Truncation Standards
- d) None of These

Q492. CHI stands for:

- a) Cheque House Interface
- b) Clearing House Interface**
- c) Commercial House Interface
- d) None of These

Q493. In order to facilitate faster collection of outstanding cheques, the Reserve Bank of India commenced a special clearing facility called _____:

- a) Speed Clearing**
- b) High Clearing
- c) Standard Clearing
- d) None of These

Q494. Which of following is correct about 'VIDYA LAKSHMI PORTAL':

- a) The aim of scheme is to provide educational loans through recognized banks
- b) Government Scholarships are also provided under a single Window
- c) **Both of Above**
- d) None of These

Q495. AIBOA stands for:

- a) All India Banking Operations Association
- b) **All India Bank Officers Association**
- c) All India Banks of Association
- d) None of These

Q496. NSDL stands for:

- a) **National Securities Depository Limited**
- b) National Savings and Depository Limited
- c) Non - Saving Depositories Limited
- d) None of These

Q497. 'You can Always Bank on Us' is the slogan of:

- a) State Bank of Mysore
- b) **State Bank of Hyderabad**
- c) State Bank of Travancore
- d) None of These

Q498. The slogan of 'Yes Bank' is:

- a) With Us you are sure
- b) **Experience Our Expertise**
- c) Prosperity for All
- d) None of These

Q499. Slogan of 'State Bank of Travancore' is:

- a) We understand your world
- b) The name you can bank upon
- c) **A long tradition of trust**
- d) None of These

Q500. 'Where every individual is committed' is the slogan of:

- a) Vijaya Bank
- b) **Oriental Bank of Commerce**
- c) Indian Overseas Bank
- d) None of These

Q501. 'Prosperity for All' is the slogan of:

- a) **Corporation Bank**
- b) United Bank of India
- c) Federal Bank
- d) None of These

Q502. Reserve Bank of India under (RBI Act) _____ is solely responsible for

the issuance of currency notes excluding rupee one note which issued by Finance Secretary of the Government of India:

- a) Section 22
- b) Section 24
- c) Section 26
- d) None of These

Q503. RBI provides _____ credit facility to the Government of India and State Government in order to overcome tight money position between payment and receipt of the client:

- a) 'credit and means'
- b) 'ways and means'
- c) 'ease and means'
- d) None of These

Q504. The period of such 'ways and means' credit is maximum _____ days:

- a) 60 Days
- b) 90 Days
- c) 12) Days
- d) None of These

Q505. 'ways and means' such power to lend money to government is given under section _____ of RBI Act, 1934:

- a) 17(4)
- b) 17(5)
- c) 17(10)
- d) None of These

Q506. CAC stands for:

- a) Cash And Credit Collections
- b) Capital Account Convertibility
- c) Current Account Convertibility
- d) None of These

Q507. _____ is basically associated with change of ownership in foreign domestic financial assets and liabilities at market determined rate of exchange:

- a) Capital Account Convertibility
- b) Fuller Capital Account Convertibility
- c) Both of Above
- d) None of These

Q508. As we knows that IRDA has its headquarter at Hyderabad (Andhra Pradesh) but till 2001 it operated from _____:

- a) Kolkata
- b) Delhi
- c) Trivendram
- d) None of These

Q509. ULIP stands for:

- a) Universal Linked Insurance Plan
- b) Unit Linked Insurance Plan**
- c) Under Life Insurance Plan
- d) None of These

Q510. The first ULIP was launched in India in _____:

- a) 1972
- b) 1971**
- c) 1975
- d) None of These

Q511. The first ULIP was launched by:

- a) IRDA
- b) Unit Trust of India (UTI)**
- c) SEBI
- d) None of These

Q512. AMC stands for:

- a) Acquired Money Collection
- b) Asset Management Company**
- c) Assets Manufacturing Company
- d) None of These

Q513. SWF refers to:

- a) Special Wealth Funds
- b) Sovereign Wealth Funds**
- c) Synchronized Wealth Funds
- d) None of These

Q514. BIS stands for:

- a) Bank for International Services
- b) Bank for International Settlements**
- c) Bank for International Savings
- d) None of These

Q515. The first set of Basel Accords are known as:

- a) Basel 1**
- b) Basel A
- c) Basel 0
- d) None of These

Q516. The first set of Basel Accords was issued in:

- a) 1988**
- b) 1985
- c) 1989
- d) None of These

Q517. Primary focus of Basel I was on:

- a) Increase Credit ability of banks
- b) Credit Risk**
- c) Financial help to developing countries
- d) None of These

Q518. BCBS stands for:

- a) British Corporation for Basel Standards
- b) Basel Committee on Banking Supervision**
- c) Banking Commission for Basel Society
- d) None of These

Q519. Basel II was issued in:

- a) July, 1999
- b) June, 1999**
- c) September, 1999
- d) None of These

Q520. Basel (City) is located in:

- a) Switzerland**
- b) France
- c) USA
- d) None of These

Q521. RWA stands for:

- a) Research Wing Association
- b) Risk Wing for Assets
- c) Risk Weighted Assets**
- d) None of These

Q522. Which of the following cheque is not honored by the bank:

- a) Self Cheque
- b) Stale Cheque**
- c) Cross Cheque
- d) None of These

Q523. A loan to pay for home, business or other real estate over a period of time is:

- a) Mortgage**
- b) Interest
- c) Loan
- d) None of These

Q524. "MZM" stands for:

- a) Monetary Base or Total Currency
- b) Money with Zero Maturity**
- c) Money Zeal with Mature Guarantee
- d) None of These

Q525. NIBM stands for:

- a) National Institute in Business Management

- b) National Institute of Bank Management
- c) National Investment Bank Management
- d) None of These

Q526. NIBM located at:

- a) Nasik
- b) Pune**
- c) Porbandar
- d) None of These

Q527. Which nationalized bank earned the maximum net profit during 2001 - 2002:

- a) Punjab National Bank
- b) Bank of Baroda
- c) Canara Bank**
- d) Oriental Bank of Commerce
- e) None of The Above

Q528. Who is the ex- officio chairman of 'National Child Labour Abolition Authority':

- a) Prime Minister
- b) Industry Minister
- c) Social Welfare Minister
- d) Labor Minister**
- e) None of The Above

Q529. First Indian Train having ISO 9001 certificate runs between _____:

- a) Hazrat Nizammuddin - Agra Cantt
- b) Hazrat Nizammudin Habeebganj (Bhopal)**
- c) Delhi - Kolkata - Mumbai - Kota
- d) None of The Above

Q530. "Food for Work Program" was renamed as _____:

- a) RLEGP
- b) IRDP
- c) NREP**
- d) MNP
- e) None of The Above

Q531. Which sector has the maximum quantum of disguised unemployment in India:

- a) Agriculture**
- b) Industry
- c) Trade
- d) Transport
- e) None of The Above

Q532. Which rank India attains in tobacco production in the world:

- a) Fourth
- b) Fifth
- c) **Sixth**
- d) None of The Above

Q533. Disinvestment Commission in India was firstly established in:

- a) August 1992
- b) August 1995
- c) **August 1996**
- d) May 1997
- e) None of The Above

Q534. Central Revenue Board was divided into 'Central Excise and Custom Duty Board' and 'Central Direct Taxes Board' in _____:

- a) 1950
- b) 1958
- c) **1963**
- d) 1975
- e) None of The Above

Q535. Golden Bond Scheme was introduced introduced in the budget proposal of _____:

- a) 1991 - 92
- b) **1992 - 93**
- c) 1993 - 94
- d) 1994 - 95
- e) None of The Above

Q536. 'Confina' is associated with _____:

- a) **Canara Bank**
- b) SBI
- c) National Housing Bank
- d) Standard Chartered Bank
- e) All of The Above

Q537. Consumer Protection Act (COPRA) was implemented in:

- a) 1985
- b) **1986**
- c) 1987
- d) 1988
- e) None of The Above

Q538. ___committee was associated with established new stock exchange:

- a) **M.J. Ferwani**
- b) M. Narsimham
- c) S.N. Nadkarni
- d) R. Janakiraman

e) None of The Above

Q539. The Headquarter of SIDBI is located at:

a) Lucknow

b) New Delhi

c) Mumbai

d) Bangalore

e) None of The Above

Q540. Industrial Reconstruction Bank of India (IRBI) was established in:

a) 1975

b) 1985

c) 1990

d) 1992

e) None of The Above

Q541. On the recommendation of Kelkar committee, no new RRB was established since _____:

a) April 1987

b) April 1988

c) April 1990

d) April 1995

e) None of The Above

Q542. Which one of the following was set up during the Seventh Five Year Plan to help the low income groups:

a) NABARD

b) Regional Rural Banks

c) National Housing Bank

d) UTI Bank

e) None of The Above

Q543. What is Gross National Product:

a) The total output of goods and services produced by the country's economy.

b) The total domestic and foreign output claimed by residents of the country.

c) The sum of gross domestic product and investment

d) None of The Above

Q544. The Mumbai Stock Exchange was set up in:

a) 1875

b) 1922

c) 1900

d) None of The Above

Q545. India's foreign exchange rate system is:

a) Free Float

b) Managed Float

c) Fixed Target of Band

d) None of The Above

Q546. An increase in the money supply will cause interest rates to:

a) Rise

b) Fall

c) Remain Unchanged

d) None of The Above

Q547. Life Insurance Corporation was established in:

a) 1950

b) 1952

c) 1956

d) None of The Above

Q548. Which among the following country is richest in the world:

a) United State of America

b) Japan

c) Qatar

d) South Korea

d) None of The Above

Q549. Which among the following is not a component of Human Development Index:

a) Life - Expectancy in India

b) Literacy Rate and Mean years of schooling

c) Infant Mortality Rate

d) None of The Above

Q550. Human Development Index was propounded by:

a) Amartya Sen

b) C. Rangarajan

c) Mehboob-ul-Haq

d) None of The Above

Q551. India's Largest Nationalized Commercial Bank is:

a) State Bank of India

b) ICICI Bank

c) IDBI Bank

d) None of The Above

Q552. The largest amount of exports from India go to:

a) United Kingdom

b) China

c) United State of America

d) Pakistan

e) None of The Above

Q553. The Apex Bank for Rural Credit is:

a) Regional Rural Bank

- b) NABARD
- c) RBI
- d) None of The Above

Q554. Which among the following is wrong:

- a) All the currency notes except the Hundred Rupee note is issued by RBI
- b) All the Currency notes are issued by RBI
- c) Only Notes of Rupee 100 issued by RBI
- d) All of the Above**
- e) None of The Above

Q555. IDBI is a:

- a) Industrial Unit
- b) Educational Institution
- c) Bank**
- d) Construction Company

Q556. EXIM Policy (1997-2002) declared on 31st March, 1997 had abolished:

- a) QBAL
- b) VABAL**
- c) DEPB
- d) None of The Above

Q557. The first public sector bank in India which obtained license for Internet Banking from RBI is:

- a) Oriental Bank of Commerce
- b) ICICI Bank
- c) Punjab National Bank**
- d) State Bank of India

Q558. Narsimham committee recommended to make banking structure of the country_____:

- a) Two Tier
- b) Three Tier
- c) Four Tier**
- d) Five Tier
- e) None of The Above

Q559. State Bank of India, Antwerp was opened on the_____:

- a) 16 July, 1983
- b) 15th July, 1983**
- c) 17 July, 1983
- d) None of These

Q560.SBI was established on:

- a) 1 July, 1955**
- b) 4 July, 1955
- c) 1 April, 1955

d) None of These

Q561. Which of the following is not a state bank group subsidiary:

- a) State Bank of Travancore
- b) State Bank of Saurashtra
- c) State Bank of Indore
- d) **State Bank of Allahabad**
- d) None of These

Q562. Which among the following complaints not dealt by SEBI:

- a) Complaints falling under the purview of the regulatory bodies like RBI, IRDA, PFEDA, CCI, FMC etc.
- b) Complaints regarding Pension Fund
- c) Complaints regarding Commodities
- d) **All of Above**
- e) None of These

Q563. SCORES stands for:

- a) **SEBI Complaints Redress System**
- b) Special Complaints Redress System
- c) Sources for Complaints Redress System
- d) None of These

Q564. SEBI conducts _____ and _____ action in its executive function and it passes ruling and orders in its judicial capacity:

- a) Efficient and Effective
- b) **Investigation and Enforcement**
- c) Regulation and Leadership
- d) None of These

Q565. The rolling cycle of T + 2 means, Settlement is done in _____ after trade date:

- a) **2 Days**
- b) 2 Months
- c) 2 Weeks
- d) None of These

Q566. The Central Office of the Reserve Bank was permanently moved to Mumbai in _____:

- a) 1934
- b) **1937**
- c) 1935
- d) None of These

Q567. Management of RBI consists of (Regarding Governor and Deputy Governors):

- a) 1 Governor + 3 Deputy Governor
- b) **1 Governor + 4 Deputy Governors**

c) 1 Governor + 5 Deputy Governors

d) None of These

Q568. The BFS's board member are appointed for term of :

a) 2 years

b) 3 years

c) 4 years

d) None of These

Q569. The Deputy Governor in charge of banking regulation and supervision, is nominated as the _____ of the (BFS) board:

a) Head

b) Vice-Chairman

c) President

d) None of These

Q570. When a Bank returns a cheque unpaid, it is called:

a) Dishonor of the Cheque

b) Cheque Bounce

c) Both Dishonor and Bounce of the Cheque

d) None of these

Q571. Mortgage is Security on:

a) Immovable Property

b) Movable Property

c) Both Movable and Immovable Property

d) None of these

Q572. Full form of FINO:

a) Financial Information Network and Operation Limited

b) Finance Information Network Organization

c) Finance in Network Organization

d) None of these

Q573. The reserves which can act as liquidity buffer for commercial banks during crisis times are:

a) CRR and SLR

b) Only CRR

c) Only SLR

d) None of these

Q574. Money Laundering is:

a) Conversion of money which is illegally obtained

b) Conversion of money which is legally obtained

c) All converted money

d) None of these

Q575. Interest on savings bank account now calculated by the banks on:

a) Daily Product Basis

- b) Monthly Product Basis
- c) Weekly Basis
- d) None of these

Q576. Where are four regional centres of RBI located?

- a) **Mumbai, Kolkata, Chennai and Delhi.**
- b) Kolkata, Chennai, Mumbai, Gujrat
- c) Gurarat, Mumbai, Kolkata, Delhi
- d) None of these

Q577. Who is the CEO of NITI Aayog ?

- a) **Sindhu Shri Khullar**
- b) Arvind Panagariya
- c) Narendra Modi
- d) Arvind Kejriwal
- e) None of these

Q578. Which among the following is the oldest Public Sector Bank of India?

- a) Punjab National Bank
- b) Central Bank of India
- c) Allahabad Bank
- d) Bank of Baroda
- e) State Bank of India

Q579. "Good People to Grow with" is the slogan of:

- a) **Indian Overseas Bank**
- b) HDFC
- c) Jammu & Kashmir Bank
- d) None of The Above

Q580. Slogan of Punjab & Sindh Bank is:

- a) Smart way to Bank
- b) **Where Service is a way of Life**
- c) The Changing Face of Prosperity
- d) None of The Above

Q581. Which among the following is correct:

- a) Syndicate Bank - Your Faithful and Friendly Financial Partner
- b) UCO Bank - Honors Your Trust
- c) United Bank of India - The Bank that begins with U
- d) **All of The Above**
- e) None of The Above

Q582. "A Friend You Can Bank Upon" is the slogan of:

- a) Punjab National Bank
- b) **Vijaya Bank**
- c) Yes Bank
- d) None of The Above

Q583. "Your Right Partner" is concerned with which bank:

- a) Royal Bank of Scotland
- b) Standard Chartered Bank**
- c) CITI Bank
- d) None of The Above

Q584. Headquarter of IRDA is situated at:

- a) Hyderabad**
- b) Karnataka
- c) Uttar Pradesh
- d) None of The Above

Q585. Head office of SEBI is located at:

- a) Gujarat
- b) Mumbai**
- c) Dispur
- d) None of The Above

Q586. Head office of "Punjab National Bank" is located at:

- a) New Delhi**
- b) Chandigarh
- c) Patiala
- d) None of The Above

Q587. Head office of "Axis Bank" is situated at:

- a) Bagalore
- b) Mumbai**
- c) Pune
- d) None of The Above

Q588. Headquarters of "Indian Overseas Bank" is located at:

- a) Chennai**
- b) Trivendrapuram
- c) Pune
- d) None of The Above

Q589. RBI was established on:

- a) 1 April, 1936
- b) 1 April, 1935**
- c) 1 April 1939
- d) None of The Above

Q590. RBI was nationalized in:

- a) 1949**
- b) 1950
- c) 1951
- d) None of The Above

Q591. Punjab National Bank was actually formed in:

- a) 1894
- b) 1892
- c) 1896
- d) None of The Above

Q592. Which Indian Bank's logo contains image of "Dog":

- a) Vijaya Bank
- b) Dena Bank
- c) **Syndicate Bank**
- d) None of The Above

Q593. Lala Lajpat Rai was the founder of which among the following banks:

- a) State Bank of Patiala
- b) Punjab & Sind Bank
- c) **Punjab National Bank**
- d) None of The Above

Q594. Which among the following is correct about slogans of different banks:

- a) State Bank of Travancore - A Long Tradition of Trust
- b) Syndicate Bank - Your Faithful and Friendly Financial Partner
- c) UCO Bank - Honours Your Trust
- d) **All of The Above**
- e) None of The Above

Q595. "A Friend You can Bank Upon" is the slogan of:

- a) **Vijaya Bank**
- b) United Bank of India
- c) Dena Bank
- d) None of The Above

Q596. Headquarter of Vijaya Bank is located at:

- a) Mumbai
- b) **Bangalore**
- c) Hyderabad
- d) None of The Above

Q597. Canara Bank's Headquarter is located at:

- a) **Bangalore**
- b) Mumbai
- c) New Delhi
- d) None of The Above

Q598. Main Headquarter of 'Bank of Baroda' is located at:

- a) Mumbai, Maharashtra
- b) **Vadodara, Gujarat**
- c) Mangalore, Karnataka
- d) None of The Above

Q599. 'Chennai' is the headquarter of:

- a) Indian Bank
- b) Indian Overseas Bank
- c) **Both of The Above**
- d) None of The Above

Q600. 'Kolkata' is the headquarter of :

- a) Allahabad Bank
- b) UCO Bank
- c) United Bank of India
- d) **All of The Above**
- e) None of The Above

Q601. Which among the following banks are related with 'Mumbai' due to headquarters:

- a) Bank of India, Central Bank of India, Dena Bank and HDFC Bank, Axis Bank only
- b) ICICI Bank, IDBI Bank, State Bank of India, Union Bank of India and Yes Bank only
- c) Punjab National Bank, Punjab & Sind Bank, Oriental Bank of Commerce only
- d) **Both (a) and (b)**
- e) Both (b) and (c)
- f) None of The Above

Q602. Which among the following is richest country in the world:

- a) United State of America
- b) Japan
- c) Germany
- d) South Korea
- e) **Qatar**
- f) None of The Above

Q603. Mascot Slogan of 'Andhra Bank' contains the image of which among the following animal/bird:

- a) Dog
- b) Lion
- c) Pigeon
- d) **Dolphin**
- e) None of The Above

Q604. Friendly, Intelligent and Responsive is the mascot slogan of:

- a) **Andhra Bank**
- b) Allahabad Bank
- c) Syndicate Bank
- d) None of The Above

Q605. Public Sector Banks are:

- a) More people visit these banks
- b) **RBI or Government of India or Both have at least 51% shares in the bank**
- c) Banks run by government having directors elected by public

d) None of The Above

Q606. Which bank launched 'Mobicash easy' scheme:

- a) State Bank of Patiala
- b) State Bank of India**
- c) Axis Bank
- d) ICICI Bank
- e) None of The Above

Q607. Coins in India are minted at:

- a) Hyderabad
- b) Kolkata
- c) Noida
- d) Mumbai
- e) All of The Above**
- f) None of The Above

Q608. All the financial issues of Agriculture are dealt by which among the following banks:

- a) RBI
- b) SBI
- c) NABARD**
- d) None of The Above

Q609. If you buy a financial instrument in one market in order to sell the same instrument in another market at higher price, it will be called as:

- a) Brokerage
- b) Arbitrage**
- c) Forfeiture of Instrument
- d) None of The Above

Q610. AER stands for:

- a) Average Earnings Rate
- b) Annual Earnings Rate**
- c) Appropriate Earning Rate
- d) None of The Above

Q611. _____ is a machine, activated by a magnetically encoded card or other medium that can process a variety of banking transactions:

- a) MICR
- b) Bar Code Reader
- c) ATM**
- d) None of The Above

Q612. Which among the following is incorrect about Bank Ombudsman:

- a) Bank Ombudsman scheme was first introduced in 1995 but start in operations from 2006
- b) Bank Ombudsman has the power to solve banking complaints.
- c) Bank Ombudsman acts as the one of representative of Reserve Bank of India in order to

implement RBI's rules and regulations

- d) All of The Above
- e) None of The Above

Q613. The commission charged by a broker is _____:

- a) Brokerage Interest
- b) Brokerage Fee**
- c) Brokerage Profit
- d) None of The Above

Q614. _____ is a short term and unsecured promissory notes issued by corporations with very high credit standings:

- a) Commercial Paper**
- b) Cheque
- c) Corporate Bond
- d) None of The Above

Q615. CBS stands for:

- a) Code Banking Solutions
- b) Core Banking Solutions**
- c) Central Banking Solutions
- d) None of The Above

Q616. Slogan of Corporation Bank is:

- a) Working for a better tomorrow
- b) Trusted Family Bank
- c) Prosperity For All**
- d) None of The Above

Q617. "Blending Modernity with Tradition" is the slogan of:

- a) State Bank of Patiala**
- b) Where Service is a way of life
- c) A Long Tradition of Trust
- d) None of The Above

Q618. Head Office of SBI is situated at:

- a) Mumbai, Maharashtra**
- b) Kolkata, West Bengal
- c) New Delhi
- d) None of The Above

Q619. Usha Ananthasubramanian is the current chairman and managing director of:

- a) PNB**
- b) SBI
- c) Bhartiya Mahila Bank
- d) None of The Above

Prior to joining the Punjab National Bank, Usha Ananthasubramanian was Chairman & Managing Director of Bharatiya Mahila Bank. During the period from July 2011 to November

2013, she was the Executive Director of Punjab National Bank. Now at PNB.

Q620. Arundhati Bhattacharya is concerned with:

- a) ICICI Bank
- b) State Bank of India
- c) Corporation Bank
- d) None of The Above

Q621. Head Office of "Oriental Bank of Commerce" is located at:

- a) New Delhi
- b) Gurgaon, Haryana
- c) Gandhi Nagar
- d) None of The Above

Q622. IRDA stands for:

- a) Investment Regulatory Development Authority
- b) Insurance Regulatory Development Authority
- c) Indian Regulatory Development Authority
- d) None of The Above

Q623. IBA stands for:

- a) Indian Bank's Association
- b) Investment in Bank's Association
- c) Initial Bond Assessment
- d) None of The Above

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