



## Questions on Business Awareness

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### Instructions

For the following questions answer them individually

#### Question 1

**T-bills or Treasury bills are issued by which organization?**

- A National Bank for Agriculture and Rural Development
- B Reserve Bank of India
- C National Housing Bank
- D Securities and Exchange Board of India
- E Competition Commission of India

**Answer: B**

#### Question 2

**What is the interest rate of Public Provident Fund (PPF) at present (July 2019 to September 2019)?**

- A 8.5%
- B 7.8%
- C 8.3%
- D 8.0%
- E 7.9%

**Answer: E**

#### Question 3

**An individual who invests in Commercial Paper should not invest less than (in rupees)?**

- A 1 lakh
- B 10,000
- C 2 lakh
- D 25,000
- E 5 lakh

**Answer: E**

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#### Question 4

**The seed capital of Bhartiya Mahila Bank is**

- A Rs. 2000 crore
- B Rs. 1000 crore
- C Rs. 4000 crore

- D Rs. 3000 crore
- E Rs. None of these

**Answer: B**

**Question 5**

**'Let's Make Money Simple' is the tagline of which bank?**

- A ICICI Bank
- B Kotak Mahindra Bank
- C RBL Bank
- D Karnataka Bank
- E Citi Bank

**Answer: B**

**Question 6**

**Which committee has recommended the Lead Banking System?**

- A Kamath committee
- B Gadgil committee
- C Karwe committee
- D Godawala committee

**Answer: B**

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**Question 7**

**Banking Ombudsman is appointed by \_\_\_\_.**

- A Government of India
- B State Government
- C RBI
- D ECGC
- E Exim Bank

**Answer: C**

**Question 8**

**What is the full form of RRB with reference to banking ?**

- A Railway Recruitment Board
- B Regional Recruitment Board

- C Regional rural Bank
- D Regional Recruitment Bank
- E None of the above

**Answer:** C

### Question 9

**Expand CIBIL?**

- A Currency Information Board of India Limited
- B Capital Investment and Bond Insurance Limited
- C Credit Information Bureau of India Limited
- D Currency Information Bureau of India Limited
- E Central Investment Board of India Limited

**Answer:** C

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### Question 10

**Fixed Deposit is also referred to as**

- A Time Deposit
- B Recurring Deposit
- C Demand Deposit
- D Static Deposit
- E All of the above

**Answer:** A

### Question 11

**If a cheque is presented for payment after three months from the date of Cheque, then the cheque is called?**

- A Mutilated Cheque
- B Non CTS Cheque
- C Stale Cheque
- D Self Cheque
- E Bearer Cheque

**Answer:** C

### Question 12

**What does the letter "D" denote in the term 'SDR' ? (as used in finance)**

- A Deposits
- B Data
- C Drawing
- D Debt
- E Dealers

**Answer:** C

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### Question 13

**Banks declare an Asset as Non Performing when the interest / principal is not being paid for more than?**

- A 30 days
- B 90 days
- C 120 days
- D 150 days
- E 180 days

**Answer:** B

### Question 14

**What is the minimum amount to be deposited in PPF per month?**

- A Rs. 500
- B Rs. 200
- C Rs. 600
- D Rs. 300
- E Rs. 100

**Answer:** A

### Question 15

**Securities & Exchange Board of India (SEBI) was established in**

- A 1981
- B 1988
- C 1990
- D 1992

**Answer:** B

**Question 16**

**Insurance service provided by various banks is commonly known as \_\_\_\_**

- A** Investment Banking
- B** Risk Management
- C** Merchant Banking
- D** Bancassurance
- E** Micro Finance

**Answer: D**

**Question 17**

**Mutual Funds in the private sector were first started in the year ... in India.**

- A** 1973
- B** 1986
- C** 1993
- D** 2003
- E** 2006

**Answer: C**

**Question 18**

**In our country, a cheque remains valid for payment for.....from the date of Issue.**

- A** 3 months
- B** 6 months
- C** 9 months
- D** 12 month
- E** 18 months

**Answer: A**

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**Question 19**

**The part of a company's earnings or profits which are paid out to shareholders is known as**

- A** capital gains
- B** taxes

- C interest on borrowings
- D dividends
- E penal interest

**Answer: D**

**Question 20**

**What does NBFC stand for?**

- A Non-Banking Financial Companies
- B Non-Banking Fund Credit
- C National Banks and Financial Corporations
- D National Banks Fund Corporation
- E None of the above

**Answer: A**

**Question 21**

**What is the tagline of Punjab National Bank?**

- A Honors Your Trust
- B A Friend You Can Bank On
- C Good people to grow with
- D The Name you can Bank Upon

**Answer: D**

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**Question 22**

**Where is the headquarters of RBI located?**

- A Kolkata
- B Mumbai
- C New Delhi
- D Hyderabad
- E Bangalore

**Answer: B**

**Question 23**

**Crossing on a cheque can be cancelled by the ..... of the cheque, under his full signature?**

- A payee

- B drawee
- C endorser
- D holder
- E drawer

**Answer: A**

**Question 24**

**Who is the CEO of ICICI Bank?**

- A Shailendra Bhandari
- B Aditya Puri
- C Sandip Bakshi
- D K.V.Kamath
- E Radhakrishnan Nair

**Answer: C**

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**Question 25**

**What is the present Marginal Standing Facility Rate?**

- A 6.25%
- B 5.50%
- C 5.75%
- D 6.00%
- E 6.50%

**Answer: D**

**Question 26**

**Ms. Christine Lagarde is the**

- A Managing Director of the International Monetary Fund (IMF)
- B President, World Bank
- C Secretary General of UNO
- D Foreign Minister of Russia
- E None of these

**Answer: A**

**Question 27**

**When was the Reserve Bank of India formed?**



- A 1956
- B 1936
- C 1937
- D 1931
- E 1935

**Answer:** E

## General Knowledge Questions and Answers for Competitive Exams

### Question 28

**Whose signature is found on a 100 rupee currency note in India?**

- A President of India
- B Governor, RBI
- C Finance Minister
- D Prime Minister of India
- E Secretary, Ministry of Finance

**Answer:** B

### Question 29

**Commercial banks lend to which of the following Priority sectors?**

- A Heavy Industries
- B Agriculture, Small scale industries
- C Foreign Companies
- D State government in emergency situation

**Answer:** B

### Question 30

**The changed management programme of which of the following banks is named as "Parivartan" ?**

- A Reserve Bank of India
- B Bank of India
- C Union Bank of India
- D Bank of Baroda
- E State Bank of India

**Answer:** E

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