

## General Awareness

### BANK EXAMS SPECIAL



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### GENERAL AWARENESS ON BANKING

- 1) At present number of public sector banks in India:  
a) 26      b) 27      c) 28      d) 29      e) None of these
- 2) At present number of private sector banks in India:  
a) 21      b) 22      c) 23      d) 24      e) None of these
- 3) Nationalisation of 14 major banks in.....  
a) 1949      b) 1955      c) 1959      d) 1969      e) None of these
- 4) Nationalisation of six banks in.....  
a) 1949      b) 1955      c) 1959      d) 1969      e) 1980
- 5) The largest commercial bank in India:  
a) SBI      b) ICICI Bank      c) PNB      d) HDFC Bank      e) None of these
- 6) The Second largest public sector commercial bank in India:  
a) Punjab National Bank      b) Bank of Baroda      c) Bank of India      d) IDBI Bank      e) Corporation Bank
- 7) The Largest private sector commercial bank in India:  
a) AXIS Bank      b) HDFC Bank      c) ICICI Bank      d) Federal Bank      e) None of these
- 8) The second largest private sector commercial bank in India:  
a) IDBI Bank      b) AXIS Bank      c) HDFC Bank      d) ICICI Bank      e) None of these
- 9) The first Indian bank to open a branch outside India in London in 1946:  
a) State Bank of India      b) Punjab National Bank      c) Bank of Baroda      d) Canara Bank      e) Bank of India
- 10) Latest Public Sector Bank in India:  
a) SBI      b) ICICI Bank      c) HDFC Bank      d) IDBI Bank      e) None of these
- 11) Latest Private Sector Bank in India:  
a) Federal Bank      b) South Indian Bank      c) YES Bank      d) Kotak Mahindra Bank      e) None of these
- 12) The Largest foreign bank operating in India:  
a) Citi Bank      b) HSBC      c) Barclays Bank      d) ABN Amro Bank      e) Standard Chartered Bank
- 13) Which bank is the largest issuer of credit cards in India?  
a) SBI      b) ICICI Bank      c) HDFC Bank      d) IDBI Bank      e) None of these
- 14) Who is the current MD & CEO of ICICI Bank?  
a) Shyamala Gopinath      b) Shikha Sharma      c) Chanda Kochhar      d) Renu Challu      e) Sushma Nath
- 15) The Chairman of Indian Banks Association (IBA) (For 2011-12):  
a) M.D.Mallya      b) Pratip Chaudhuri      c) D.Subbarao      d) Subir Gokarn      e) U.K.Sinha
- 16) The largest bank in China:  
a) Industrial and Commercial Bank of China Ltd. (ICBC)      b) Hongkong and Shanghai Banking Corporation (HSBC)  
c) Deutsche Bank AG      d) BNP Paribas      e) DBS Bank
- 17) Bad loans in banking terminology are generally known as.....  
a) CBS      b) PLR      c) NPAs      d) CRR      e) None of these
- 18) In Financial Term NPA, P stands for.....

- a) Potential    b) Performing    c) Production    d) Professional    e) None of these
- 19) **Which of the following pairings is wrong? (Bank & Country)**  
a) Citi Bank : USA    b) ABN AMRO Bank : The Netherlands    c) BNP Paribas : Russia  
d) Hongkong and Shanghai Banking Corporation(HSBC) : United Kingdom    e) Deutsche Bank AG : Germany
- 20) **Which of the following pairings is wrong? (Bank & Country)**  
a) Barclays Bank : United Kingdom    b) J P Morgan Chase Bank : USA    c) Societe Generale : France  
d) Standard Chartered Bank : South Africa    e) Sonali Bank : Bangladesh
- 21) **The New Capital Adequacy Framework prescribed for the banks is commonly known as .....**  
a) KYC norms    b) Credit Policy    c) Basel Accord    d) Fiscal Policy    e) None of these
- 22) **The central bank of the United States:**  
a) Citi Group    b) Bank of America    c) JP Morgan Chase    d) Federal Reserve  
e) Bank for International Settlements
- 23) **Which of the following pairings is wrong? (Bank & Tagline)**  
a) State Bank of India : With you all the way  
b) Punjab National Bank : The name you can BANK upon!  
c) Bank of Baroda : India's International Bank  
d) Oriental Bank of Commerce : Where every individual committed  
e) Bank of India : The World's local bank
- 24) **Axis Bank previously called as.....**  
a) IDBI Bank    b) HDFC Bank    c) YES Bank    d) ICICI Bank    e) UTI Bank
- 25) **Which of the following is not a commercial bank?**  
a) IDBI Bank    b) HDFC Bank    c) ICICI Bank    d) EXIM Bank    e) AXIS Bank
- 26) **Which of the following pairings is wrong?(Bank/Financial Institution & Establishment Year)**  
a) RBI : April 1, 1935    b) SBI : July 1, 1955    c) NABARD : July 12, 1982    d) NHB : July 9, 1988    e) SIDBI : April 1, 1990
- 27) **The largest bank in Pakistan:**  
a) State Bank of Pakistan    b) **Habib Bank** Limited    c) Sonali Bank    d) DBS Bank    e) None of these
- 28) **Consider the following sentences:**  
A. **Non Performing Asset (NPA)** is an asset, including a leased asset, becomes non performing when it ceases to generate income for the bank.  
B. **Core banking** is a general term used to describe the services provided by a group of networked bank branches. The platform where communication technology and information technology are merged to suit core needs of banking is known as Core Banking Solutions.  
C. **Banking Ombudsman** is an independent dispute resolution authority provided by RBI to deal with disputes that bank customers have with their respective banks.  
D. **Base Rate** is the minimum rate of interest that a bank is allowed to charge from its customers. Unless mandated by the government, RBI rule stipulates that no bank can offer loans at a rate lower than base Rate to any of its customers.  
E. **NBFC or Non Banking Financial Companies** is a company in India, which is registered under the Companies Act, 1956, and which provides banking services without meeting the legal definition of a bank.
- Which of the statements given above is/are correct?**  
a) Only A & B    b) Only B & C    c) Only C & D    d) Only D & E    e) All are correct
- 29) **Which of the following is the Apex level institution for housing?**  
a) EXIM Bank    b) NABARD    c) NHB    d) SIDBI    e) None of these
- 30) **Which of the following is not a nationalized bank?**  
a) PNB    b) Indian Bank    c) Bank of India    d) Karnataka Bank    e) Canara Bank
- 31) **Which of the following banks was merged with ICICI Bank in 2010?**  
a) Bank of Rajasthan    b) Bank of Maharashtra    c) Karnataka Bank    d) State Bank of Indore  
e) Global Trust Bank
- 32) **Which of the following banks was merged with SBI in 2010?**  
a) State Bank of Travancore    b) State Bank of Mysore    c) State Bank of Indore    d) State Bank of Saurashtra  
e) State Bank of Hyderabad

ANSWERS

- 1) a    2) b    3) d    4) e    5) a    6) a    7) c    8) c    9) e    10) d  
11) c    12) e    13) b    14) c    15) a    16) a    17) c    18) b    19) c    20) d  
21) c    22) d    23) e    24) e    25) d    26) e    27) b    28) e    29) c    30) d  
31) a    32) c