

Bank Exam Question Paper Model - 2

1. Future value interest factor takes _____.

- a. Compounding rate
- b. Discounting rate
- c. Inflation rate
- d. Deflation rate
- e. A and B Both

2. Find the Current Account Deficit from the given information: I) Imports of Visible Items are INR 2000 crore II) Exports of Visible Items are INR 1000 crore III) Deficit from Invisible Items are INR 700 crore

- a. 1300 Crore
- b. 300 Crore
- c. 2300 Crore
- d. 1700 Crore
- e. None of these

3. Registration under GST is required, if turn over in previous year exceeds INR

- a. 12 lakhs
- b. 20 lakhs
- c. 5 lakhs
- d. 50 lakhs
- e. 75 lakhs

4. You have opted in a SIP that invests INR500 at the end of first year, INR1000 at the end of 2 year and INR1500 at the end of 3rd year. Calculate what amount you will get at the end of 3 year if the rate of return is 6% per annum.

- a. 3212.8
- b. 3012.8
- c. 3112.8
- d. 3221.8
- e. 3121.8

5. Financial information related to the year ended 31st march 2018.

- * Sales Rs. 80,00000
- * Return on net worth 25%
- * Rate of income tax 50%

- * Net Profit to sales ratio 6.25%
- * Cost of goods sold Rs.20,00,000
- * Interest on Debentures Rs. 50000

What will be operating expenses and Profit before Interest and Tax for the year 31st march, 2018?

- a. 51,30,000 & 10,70,000
- b. 10,00,000 & 52,40,000
- c. 10,50,000 & 49,50,000
- d. 49,50,000 & 10,50,000
- e. 11,70,000 & 52,30,000

6. Find the approximate yield to maturity (YTM) on a bond which is maturing after 5 years and carrying a coupon rate of 14 percent. The par value of the bond is INR 1000 and the market price is INR 1050.

- a. 11.58%
- b. 13.58%
- c. 10.25%
- d. 14.58%
- e. 12.68%

7. Which of the following are quantitative control methods of Monetary Policy?

- a. Bank rate
- b. CRR
- c. Statutory Liquidity ratio
- d. Open market operations
- e. All of the above

8. Financial leverage helps one to estimate _____.

- a. business risk
- b. financial risk
- c. both risks
- d. production risk
- e. other than the above

9. Budget deficits are important to monetary authorities because

- a. The financing of government budget deficits may affect the conduct of monetary policy.
- b. Budget deficits may increase interest rates, putting pressure on the monetary authorities to expand the quantity of money to keep interest rates from rising.

c. Budget deficits may put pressure on reserve bank to increase the growth rate of the money supply.

d. Only a and c

e. All of the above

10. Financial leverage measures _____.

a. sensitivity of EBIT with respect of % change with respect to output

b. % variation in the level of production

c. sensitivity of EPS with respect to % change in level of EBIT

d. no change with EBIT and EPS

e. Both B and C

11. By hedging a portfolio, a bank manager

a. Reduces interest rate risk.

b. Increases reinvestment risk.

c. Increases exchange rate risk.

d. Increases the probability of gains.

e. None of these

12. Which of the following is not true about Bitcoins? I. Bitcoins are a digital currency that can be used to buy products and services without any intermediary. II. The Indian government and the Reserve Bank of India have issued several warnings against dealing in Bitcoins, the former even comparing it with a Ponzi scheme. III. India has banned Bitcoins

- a. I Only
- b. III Only
- c. Both I & II
- d. Both II & III
- e. All of the Above

13. Financial derivatives include

- a. stocks
- b. bonds
- c. future
- d. debt
- e. none of the above

14. Mr. Happy opted a SIP, in which he will invests INR1000, 500 and 1000 at the end of first, second and third year respectively. Calculate what amount Happy will get at the end of 3 year if the

rate of return is 5% per annum.

- a. 2762
- b. 2267
- c. 2500
- d. 2627
- e. 2726

15. Which of the following would not come under Priority Sector Lending (PSL)?

- a. loans to corporations
- b. loans to Self Help Groups
- c. loans to small and marginal farmers
- d. Education Loans to students
- e. None of the above

16. Traditional approach confines finance function only to _____ funds

- a. raising
- b. mobilizing
- c. utilizing

- d. financing
- e. None of the above

17. PM MUDRA yojana has classified micro units under following the categories;

- a. Shishu
- b. Kishor
- c. Tarun
- d. Option b and c
- e. All of a, b and c

18. On 9th October 2013 RBI has announced set up a Technical Committee under the chairman ship of _____ to examine the feasibility of encrypted SMS-based fund transfers.

- a. Anand Sinha
- b. Raghu Ram Rajan
- c. Urjith Patel
- d. Sambamurthy
- e. None of these

19. According to Census on Foreign Liabilities and Assets of

Indian Direct Investment Companies 2016-17 released by RBI
_____ was major ODI destination.

- a. USA
- b. Singapore
- c. UK
- d. Mauritius
- e. None of these

20. Budget deficits can result in

- a. low interest rates
- b. higher bond prices
- c. financial crises
- d. option a & c of the above
- e. None of these

21. Bitcoins are a digital currency that can be used to buy products and services without any intermediary. But, the Indian government and the Reserve Bank of India have issued several warnings against dealing in Bitcoins. RBI even comparing it with a _____

- a. Saving Scheme

- b. Investing Scheme
- c. Pyramid Scheme
- d. Hedge Scheme
- e. Ponzi Scheme

22. Recently, RBI stated that issuance of rupee-denominated overseas bonds popularly known as masala bonds will be no longer form part of the limit for _____ investments in corporate bond and will be consider as external commercial borrowings (ECBs).

- a. Foreign Portfolio Investor (FPI)
- b. Institutional Investor
- c. Retail Investor
- d. Angle Investor
- e. None of these

23. Find the approximate yield to maturity (YTM) on a bond which is maturing after 4 years and carrying a coupon rate of 9 percent. The par value of the bond is INR 100 and the market price is INR 92.

- a. 11.46%
- b. 11.04%

- c. 10.48%
- d. 9.48%
- e. 12.68%

24. When did the National Housing Bank start its operations?

- a. July, 1982
- b. July, 1988
- c. May, 1991
- d. April, 1980
- e. March, 1971

25. . The Reserve Bank relaxed norms for issuance of rupee-denominated overseas bonds, popularly known as Masala bonds. Which of the following statement is/are true about Masala Bonds?

- a. Issued by an Indian company in the foreign market to raise funds in foreign currency.
- b. Issued by a foreign company in the Indian market to raise funds in foreign currency.
- c. Issued by an Indian company in the foreign market to raise funds in Indian currency.
- d. Issued by a foreign company in the Indian market to raise funds in India currency.

e. None of these

26. Which of the following is not an advantage of full capital account convertibility?

a. Encourages import

b. Boosts exports

c. Easy access to Forex

d. Promotes trade and capital flows between nations

e. None of these

27. In which of the following towns of India TAPI gas pipeline will reach at the end after running through Pakistan's Quetta and Multan?

1. Attari

2. Fazilka

3. Longewala

4. Firozpur

5. Other than the above

28. Odisha became a separate state in the year

1. 1936

2. 1956
3. 1946
4. 1976
5. None of the above

29. Who is the Chief Executive Officer (CEO) of the Food Safety and Standards Authority of India (FSSAI)?

1. Ashish Bahuguna
2. K S Sharma
3. Pawan Kumar Agarwal
4. Nidhi Tiwari
5. Subhash Malhotra

30. Government of India has taken up Dam Rehabilitation and Improvement Project (DRIP) with the financial assistance from:

1. International Monetary Fund (IMF)
2. World Bank (WB)
3. Asian Development Bank (ADB)
4. BRICS Bank
5. SAARC

6. None of the above

31. Blind World Cup 2018 will be hosted by:

1. India
2. Pakistan
3. UAE
4. Saudi Arabia
5. Both B and C

32. Which of the following is the first Bank to introduce Credit Card in India?

1. ICICI Bank
2. Punjab National Bank
3. Allahabad Bank
4. Central Bank of India
5. State Bank of India

33. Which of the following bank recently partners with Rajasthan Government to promote startup culture?

1. Kotak Mahindra Bank

2. Yes Bank
3. HDFC Bank
4. Karnataka Bank
5. None of these

34. A high level task force on Public Credit Registry (PCR) for India has recently been constituted by

1. Ministry of Finance
2. Reserve Bank of India
3. State Bank of India
4. NITI Aayog
5. Both A and B

35. 31. "North East Rural Livelihood Project", an exclusive rural Livelihood scheme for the North-eastern states of India is supported by which organisation?

1. UNESCO
2. UNICEF
3. IMF
4. World Bank
5. RBI

36. Where is the headquarters of National Pharmaceutical Pricing Authority (NPPA) located?

1. Mumbai
2. Kolkatta
3. Pune
4. Patna
5. New Delhi

37. The Kakolat waterfall is located in which state?

1. Bihar
2. Maharashtra
3. Punjab
4. Odisha
5. Karnataka

38. Secure India Conclave 2018 was organized by

1. Union Ministry of External Affairs
2. Global Counter Terrorism Council
3. Union Home Ministry

4. International Organisation for Peace 5. None of these

39. Which Union Ministry launched Unnat Bharat Abhiyan 2.0 in New Delhi on 25th April 2018 to bring in transformational change in rural developmental process by leveraging knowledge base and resources of the Premier Institutions of India?

1. Union Ministry of Commerce and Industry

2. Union Ministry of Human Resource Development

3. Union Home Ministry

4. Union Ministry of Women and Child Development

5. None of these

40. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a renewable insurance scheme. The upper age limit for this scheme is _____?

1. 55 years

2. 50 years

3. 60 years

4. 65 years

5. 70 years

41. Choose the word which is most SAME in meaning as the word printed in bold as used in the passage. **TRAJECTORY**

- (a) result
- (b) tradition
- (c) path (
- d) consequence
- (e) precedence

42. Choose the word which is most SAME in meaning as the word printed in bold as used in the passage. **TRANSCENDING**

- (a) widening
- (b) reviving
- (c) encompassing
- (d) surpassing
- (e) piloting

43. Choose the word which is most SAME in meaning as the word printed in bold as used in the passage. **EMERGENCE**

- (a) renaissance
- (b) onslaught
- (c) imposition

- (d) development
- (e) rise Directions

44. Choose the word which is most OPPOSITE in meaning of the word printed in bold as used in the passage. **SPLITTING**

- (a) severing
- (b) uniting
- (c) adding
- (d) collecting
- (e) assembling

45. Choose the word which is most OPPOSITE in meaning of the word printed in bold as used in the passage. **NURTURING**

- (a) weakening
- (b) cultivating
- (c) demolishing
- (d) fostering
- (e) poisoning

46. Choose the word which is most OPPOSITE in meaning of the word printed in bold as used in the passage. **SUBVERT**

- (a) conquer
- (b) escalate
- (c) create
- (d) emanate
- (e) strengthen

47. Which of the following statements is definitely true in the context of the passage?

(A) Colonialism internally helped awakening nationalism among people of different tribes, religions, etc.

(B) Advanced capitalist countries had nurtured nationalism as an opposition to feudalism.

(C) The national struggle was not successful because the colonial powers succeeded in dividing the people.

- (a) A and B only
- (b) B and C only
- (c) A only
- (d) B only
- (e) C only

48. From the content of the passage, it appears that the author is

- (a) a vehement critic of anti-feudalism
- (b) a staunch follower of capitalistic pattern
- (c) an impartial commentator of historical and political events
- (d) a person holding colonialism in high esteem
- (e) a historian with view coloured in favour of nationalism

49. The colonial powers tried to camouflage national movement and to show it as only

- (a) a historical fact having ancient roots
- (b) skirmish led by a dominating tribe or a religious group with selfish motive
- (c) dominance of narrow sectional ends over national goals
- (d) survival of the fittest in the struggle against colonialism
- (e) None of these Directions

50. Directions: In the given sentences some words are bold which are correct except that you need to find out which part of the sentence is contextually and grammatically wrong:

Maria Estela Pedroso, who/ knew the brothers, /said she had tried to convince the authorities to relocate her for over a decade.

- a. Maria Estela Pedroso, who
- b. Knew the brothers,
- c. Had tried to convince
- d. To relocate her for over a decade.
- e. No error