





# IBPS पीओ / क्लर्क SERIES



MAINS 7 YEAR

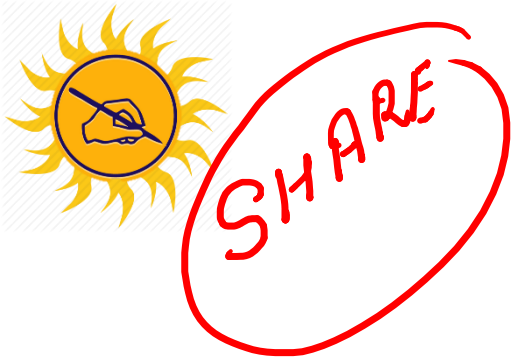
GA

SHARE NEW

## Most Important Banking MCQ

**LIVE**   
11:30 AM





**Daily You Tube GA Class:-11:30Am By Rajeev Sir**

**सफलता भी उसी की तरफ़दार होती है,  
मेहनतें जिसकी वफ़ादार होती है।**



**#SELECTION2021**



① mm / RBI  
SHORT TERM  
CAPITAL / SEBI  
Long term MARKET

5

Which among the following is a money market instrument? निम्नलिखित में से कौन एक मुद्रा बाजार साधन है?

- ✓ 1. T-Bills → Govt 250000
- ✓ 2. Certificate of deposit → 13 AMK 100000
- ✓ 3. Commercial paper → Govt 500000

4. None

✓ 5. All of the above



Banks holidays are defined under which act?/बैंकों की छुट्टियों को किस अधिनियम के तहत परिभाषित किया गया है?

1. RBI Act 1934
2. Banking Regulation Act 1949
3. PMLA 2002
4. Negotiable Instruments Act 1881
5. None of these



① Govt  
② G.A.  
③ Discount

T.B

Which instrument is known as secure instrument of money market? किस इंस्ट्रुमेंट को मुद्रा बाजार के सुरक्षित साधन के रूप में जाना जाता है?

1. T-Bills

2. Commercial paper

3. Certificate Of Deposit

4. All

5. None

UT SECUR

1



**What is the full form of ECB?/ECB का पूर्ण रूप क्या है?**

3

- (1) Environment Capital Boost (ECB)**
- (2) European Central Bank (ECB)**
- (3) External Commercial Borrowings (ECB)**
- (4) Emerging Consumer Burden (ECB)**
- (5) None of these**



LAXMI VILAS RAMU

**DBS** bank belongs to which country? DBS बैंक

किस देश का है?

- (1) Malaysia
- (2) Singapore
- (3) Switzerland
- (4) Denmark
- (5) None of these

2

- ☐ Founded: 16 July 1968; 51 years ago
- ☐ Headquarters: Marina Bay Financial Centre Tower 3, Singapore





Bank branches are established under of  
Banking Regulations Act, 1949. /बैंक  
शाखाएं बैंकिंग विनियमन अधिनियम, 1949 के  
किस अधिनियम के तहत स्थापित हैं।

- (1) Section 20
- (2) Section 21
- (3) Section 22
- ☒ (4) Section 23
- (5) None of these

4



Which of the following is the amount of Funds borrowed by the government to meet the expenditures?/निम्न में से निधियों को पूरा करने के लिए सरकार द्वारा उधार ली गई धनराशि में से कौन है? (SBI-PO)

20/21 - 3.5 - 1.  
20/21 - 9.5 - 1.  
21/22 - 6.5 - 1.  
22/23 - 4.5 - 1.

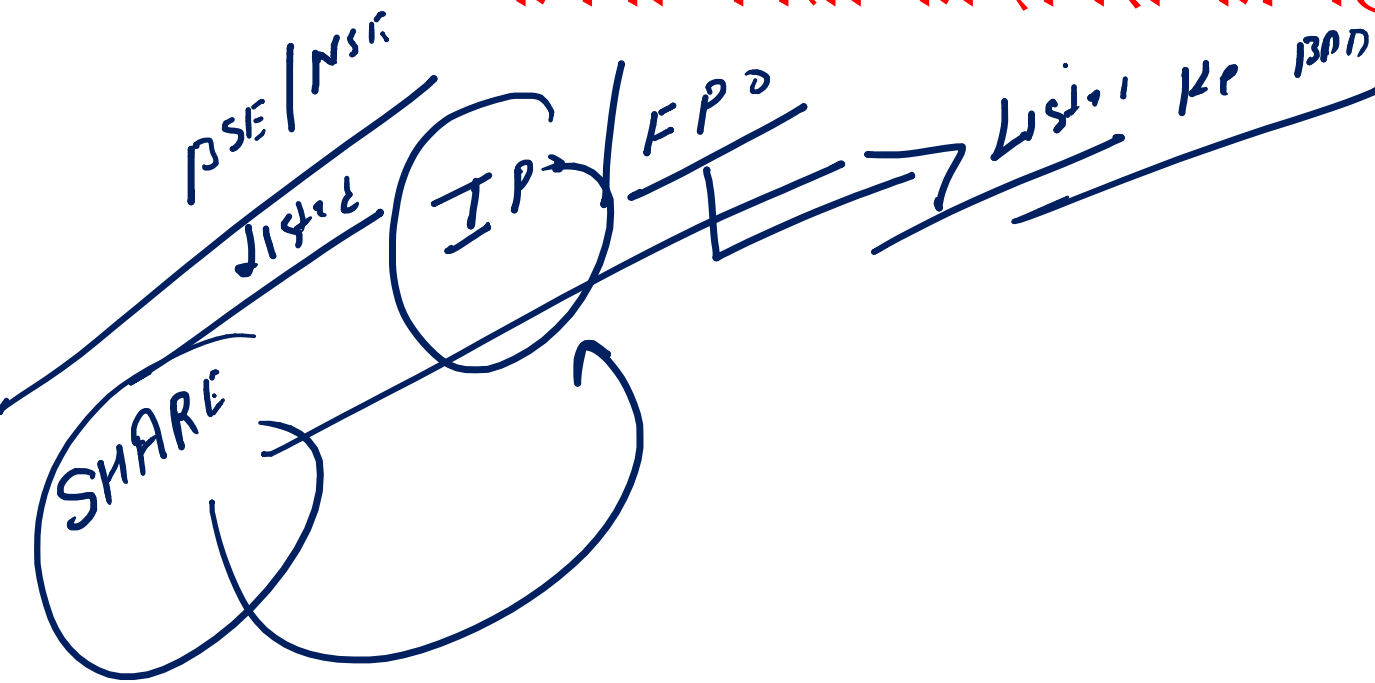
**A**

~~राजकोषीय (F.M.)~~

- a) Fiscal Deficit
- b) Current account
- c) Fiscal policy
- d) Public finance



Which one of the following belongs to the time when a company makes the first offering of the shares to the public?/निम्नलिखित में से कौन उस समय से संबंधित है जब कोई कंपनी जनता को शेयरों की पहली पेशकश करती है?(IBPS)



**B**

a) CSO

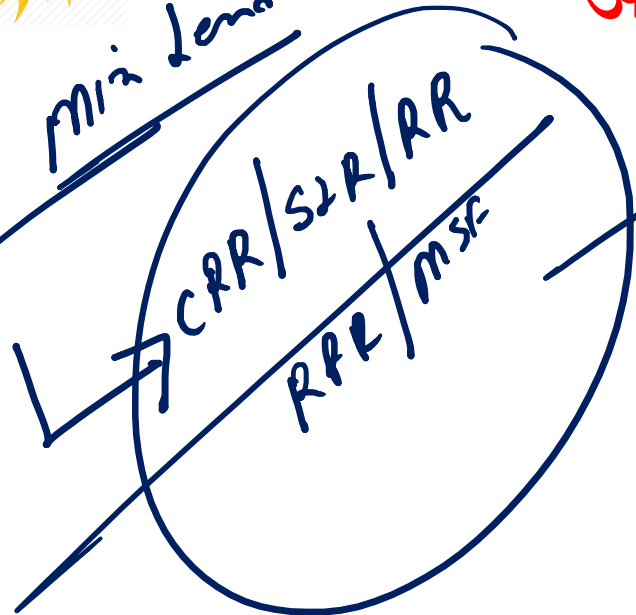
b) **IPO**

c) REPO

d) WTO



Min lending Rate



RBI

govt

Who sets up 'Base Rate' for Banks?/बैंकों के लिए  
'आधार दर' कौन निर्धारित करता है?(IBPS\_Clerk)

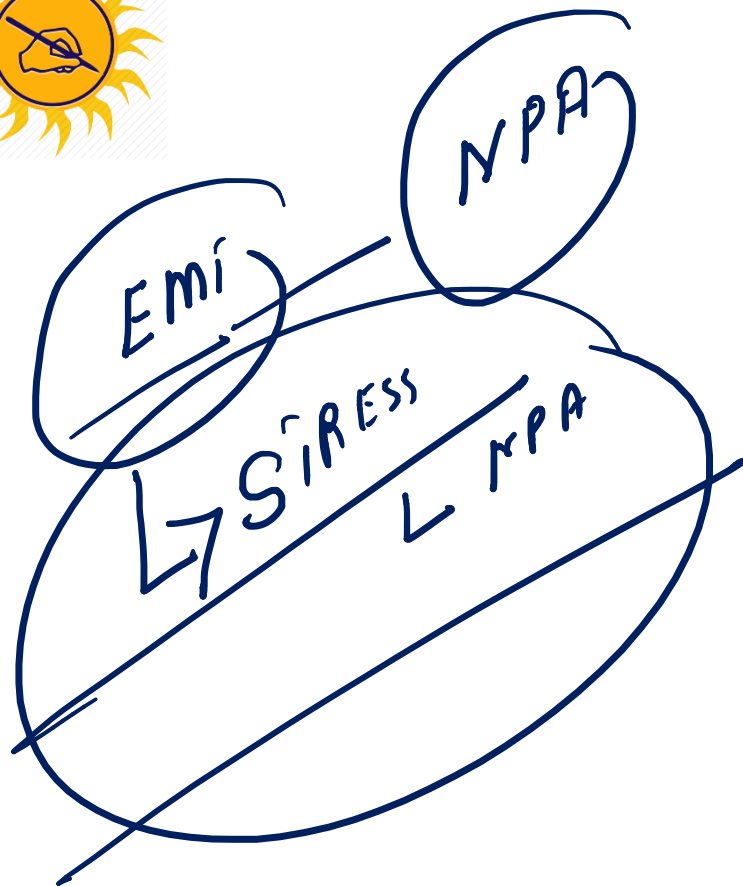
a

Individual Banks Board

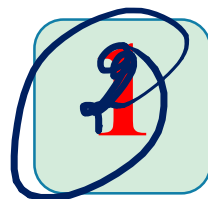
Interest Rate

Commission of India  
RBI

None of the above



**Initial RBI Given Moratorium Relaxation for  
how many Months?/RBI ने स्टार्टिंग में कितने  
महीने के लिए मोरेटोरियम छूट दी?**



1. 3 Month

2. **6 Month**

3. 2 Month

4. 9 Month

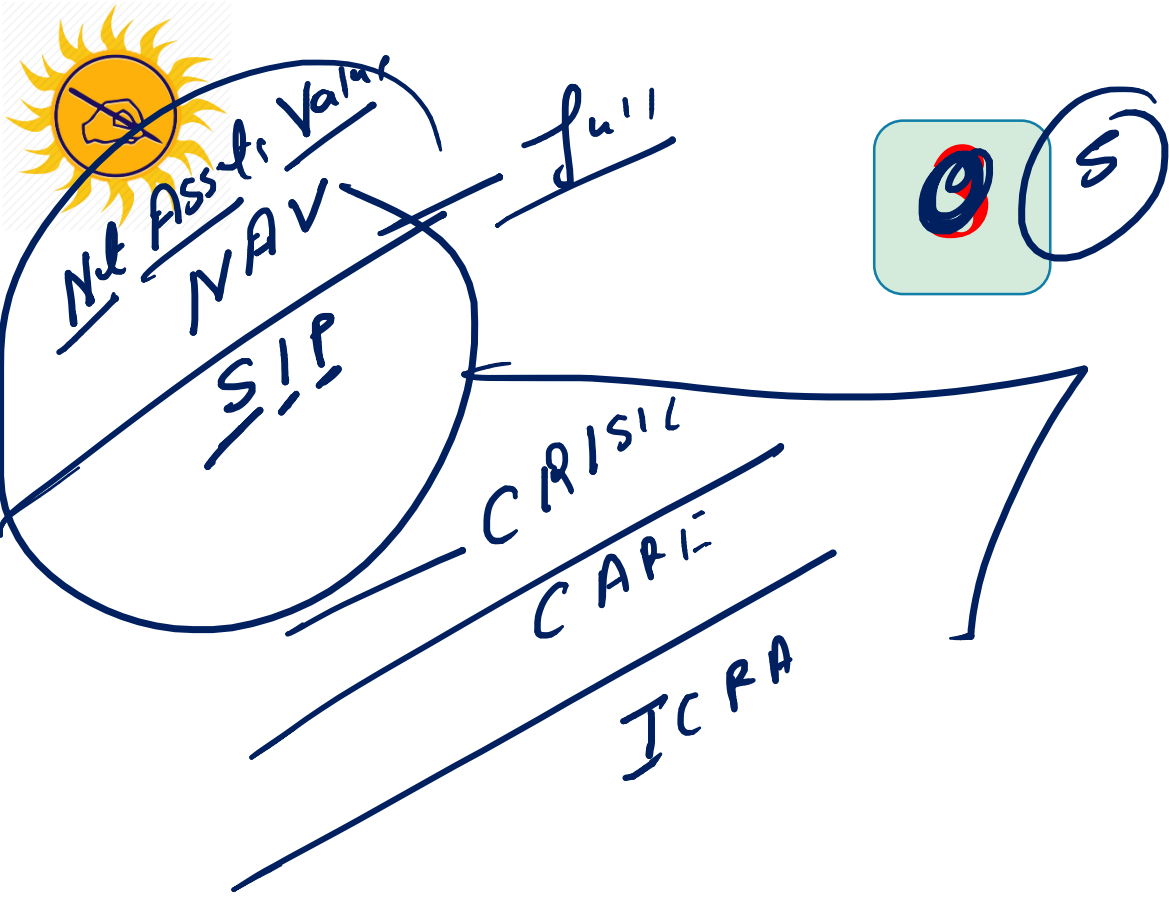
☐ This is applicable from 1 March to 31  
March than 1 June to 31 August



The moratorium can be offered for below payments due during the moratorium period?

अधिस्थगन अवधि के दौरान भुगतान के लिए स्थगन की पेशकश की जा सकती है

1. Principal and/or interest component
2. Equated Monthly Instalments ( EMIs)
3. Credit Card dues
4. All
5. None



Which of the following is the Regulator of the credit rating agencies in India?/निम्नलिखित में से कौन भारत में क्रेडिट रेटिंग एजेंसियों का नियामक है?

1. RBI
2. SBI
3. SIDBI
4. IDBI
5. None





**1**

**The foreign trade policy in India is announced by the? / भारत में विदेश व्यापार नीति की घोषणा किसके द्वारा की जाती है?**

- 1. Ministry of Commerce and Industry**
- 2. Ministry of Foreign**
- 3. Ministry of Finance**
- 4. Ministry of Home**
- 5. None**





The rate of interest in savings bank account  
stipulated by? / बचत बैंक खाते में ब्याज की दर निर्धारित  
किसके द्वारा की जाती है

- a) The concerned bank
- b) RBI
- c) Indian Bank Association
- d) Government of India

1

Bank	Interest rate(%)	Limit
State Bank of India	3.5	Below Rs 1 crore
✓ PNB Bank	3.5	Up to Rs 50 lakh
✓ HDFC Bank	4	Above Rs 50 lakh
	3.5	Up to Rs 50 lakh
	4	Above Rs 50 lakh
Yes Bank	5	Below Rs 1 lakh
	6	Rs 1 lakh to Rs 1 crore
ICICI Bank	3.5	Up to Rs 50 lakh
	4	Above Rs 50 lakh
Indian Bank	3.5	Up to Rs 50 lakh
	4	Above Rs 50 lakh *

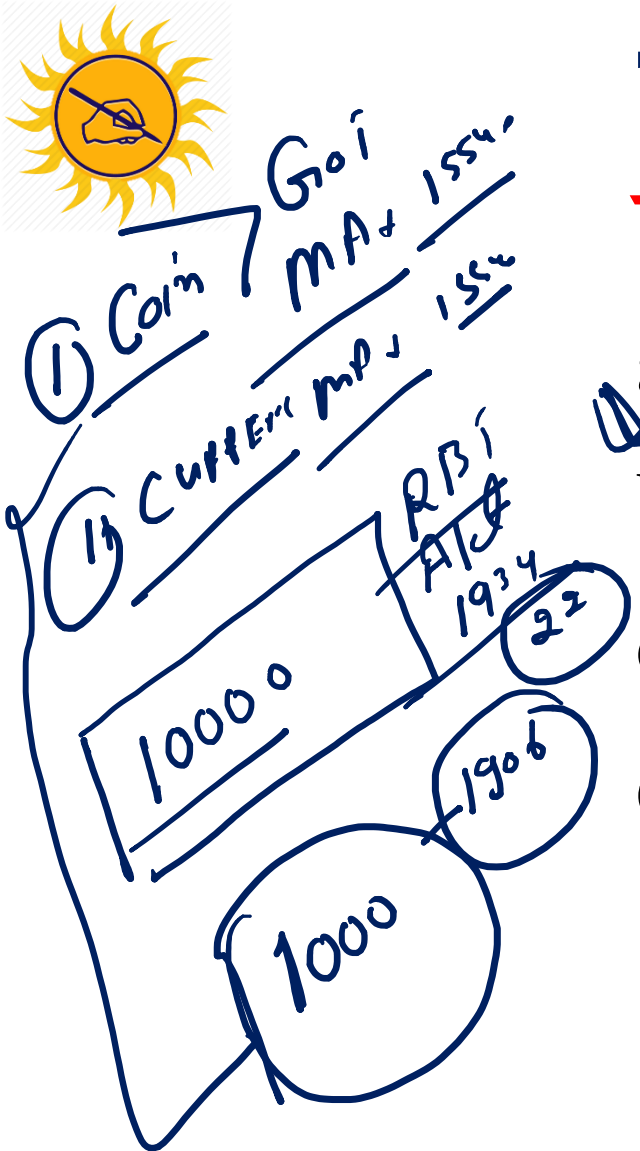


A

Which of the following is not a part of the scheduled banking structure in India ?/निम्नलिखित में से कौन भारत में अनुसूचित बैंकिंग संरचना का हिस्सा नहीं है?

- ✓ a) Money Lenders
- ✓ b) Public Sector Banks
- ✓ c) Private Sector Banks
- ✓ d) Regional Rural Bank

RBI Act 1934 4/5 26



# The Rupee notes contain the signature of?

एक रुपए के नोटों पर हस्ताक्षर होते हैं?

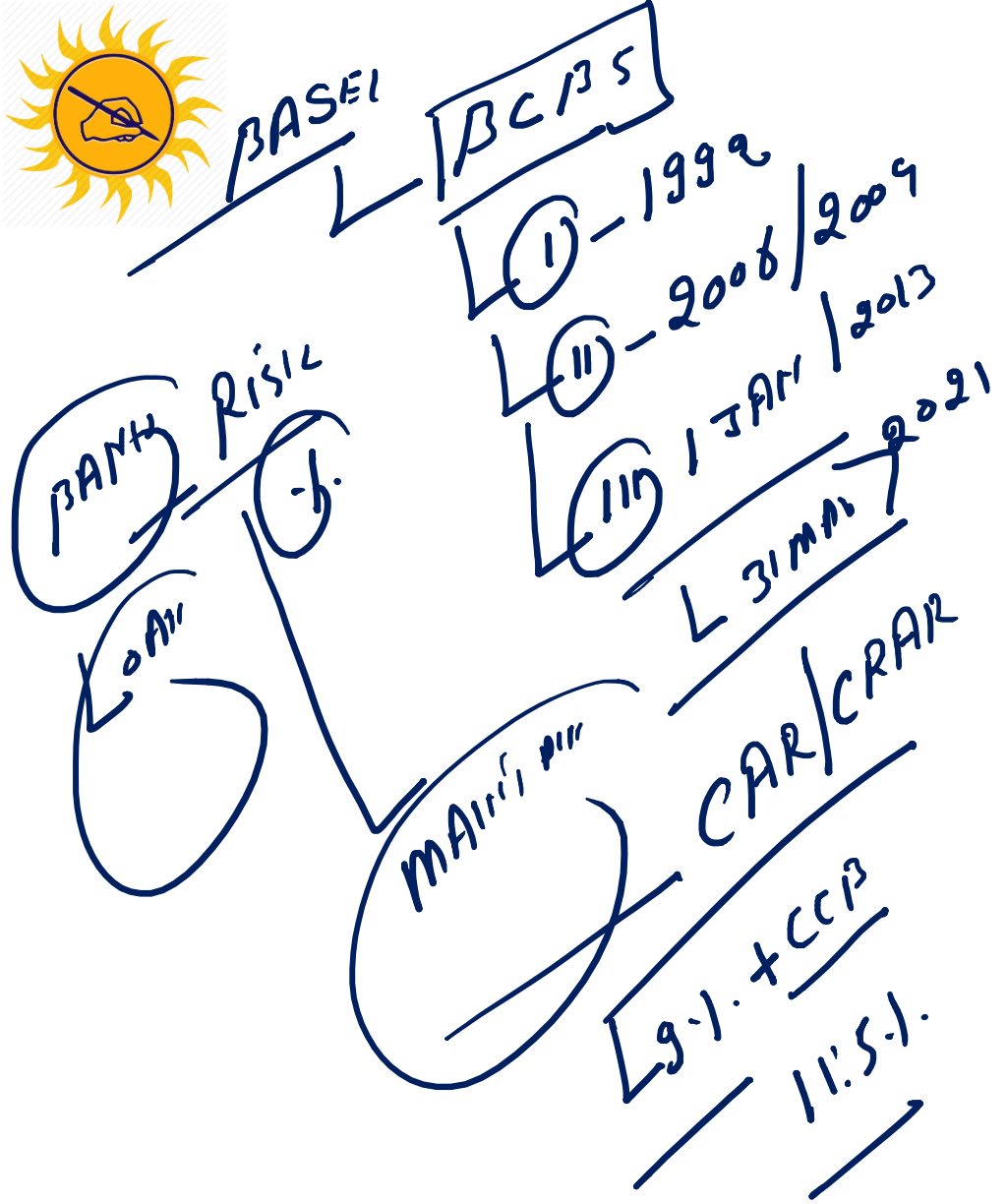
- ☒ a) Finance Secretary, GOI
- b) Chairman, State Bank of India
- c) Governor, Reserve Bank of India
- d) Finance Minister, GOI

2/5/10/20/50/100/500

2000

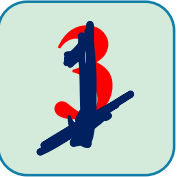
GOI

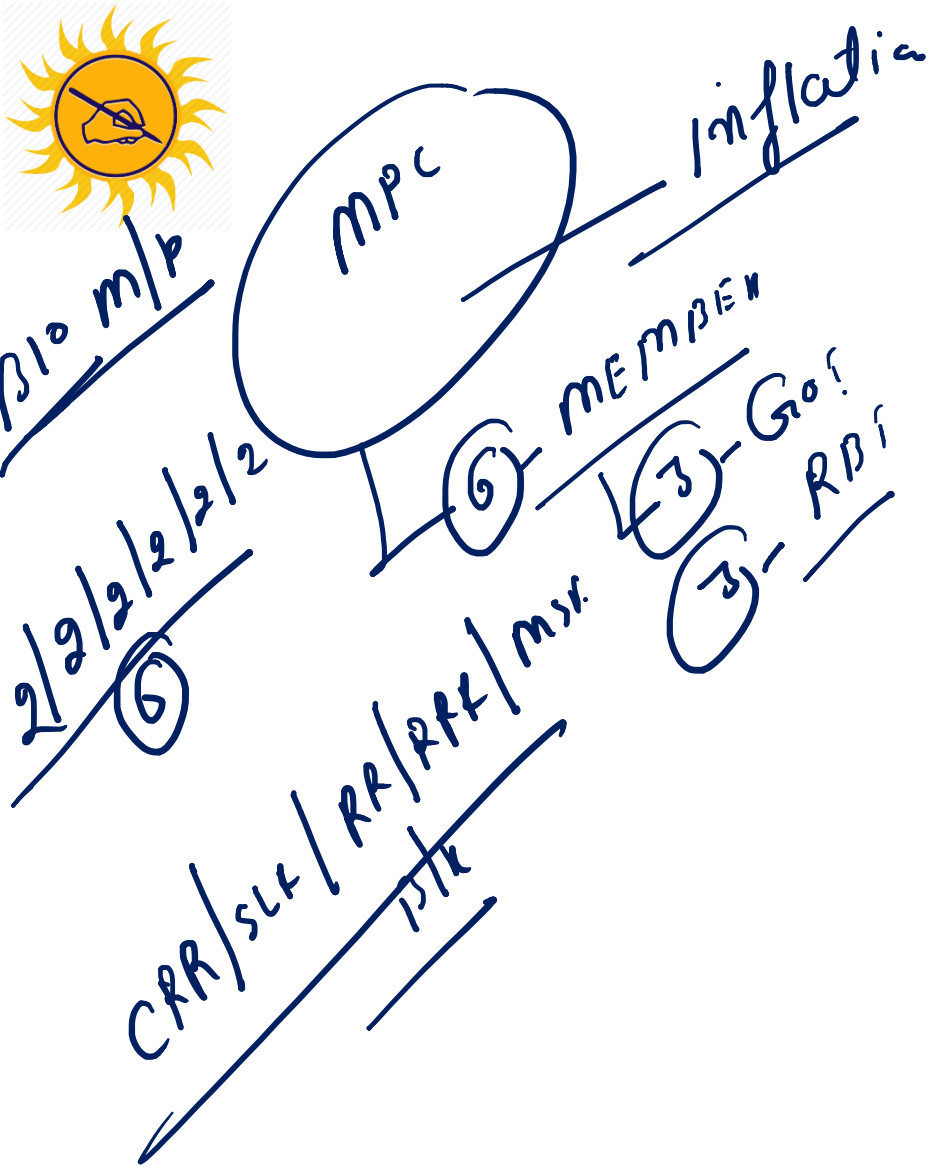
Coins



Basel norms are associated with which of the following aspects of the banking Industry ?/बेसल मानदंड बैंकिंग उद्योग के निम्नलिखित पहलुओं में से किससे जुड़े हैं

1. Risk Management
2. Manpower Planning
3. Retirement benefits for the employees
4. Corporate Governance



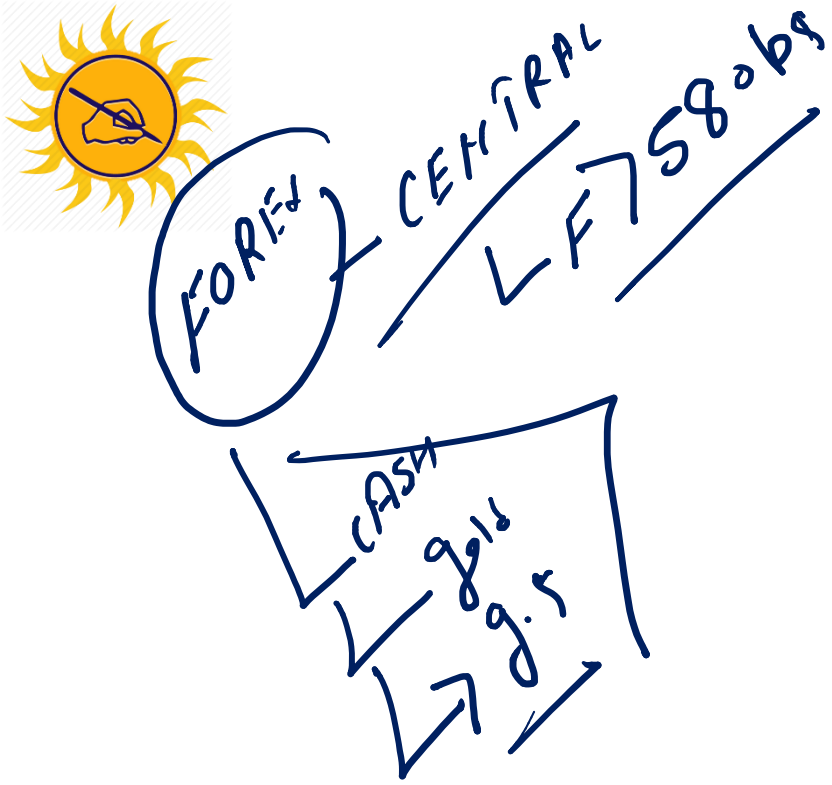


**Which of the following is/are called Key policy rates by the Reserve Bank of India ?**

**निम्नलिखित में से कौन भारतीय रिजर्व बैंक द्वारा मुख्य नीतिगत दरों को कहा जाता है?**

- 1) Bank Rate
- 2) CRR
- 3) SLR
- a) Only (1)
- b) Only (2) and (3)
- c) Only (2)
- d) All (1), (2) and (3)

**d**



Forex is generally maintained by which of the following?/विदेशी मुद्रा आमतौर पर निम्नलिखित में से किसके द्वारा बनाए रखी जाती है?

- [A] Commercial bank of that country
- [B] Central Bank of that country
- [C] Central government of that country
- [D] None of the above

2



**Which section of RBI Act states that the RBI has the exclusive rights to issue currency notes in India?/RBI अधिनियम के किस भाग में कहा गया है कि RBI के पास भारत में करेंसी नोट जारी करने के विशेष अधिकार हैं?**

1. 17

2. 19

3. 21

4. 22

4



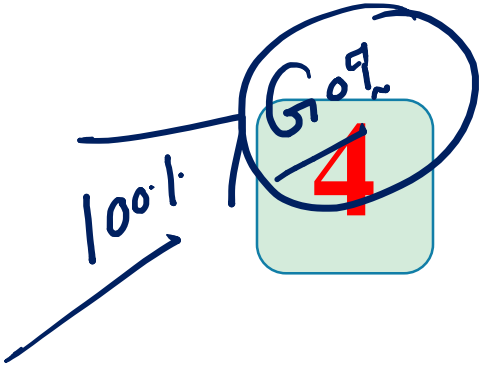
EOVD

5

As per RBI Guideline, which document are not include in official valid document? **RBI** के दिशानिर्देश के अनुसार, कौन से दस्तावेज़ आधिकारिक वैध दस्तावेज़ में शामिल नहीं हैं?

- ✓ 1. Voter ID card
- ✓ 2. PAN card
- ✓ 3. Passport
- ✓ 4. MNREGA job card
- ✓ 5. None of these





**Which of the following statements is true about**

**NABARD?**

1. It was established in the year **1982** ✓

✓ 2. The present Chairman of NABARD is Mr. **G.R.**  
Chintala

3. Committee related to **Shivraman**

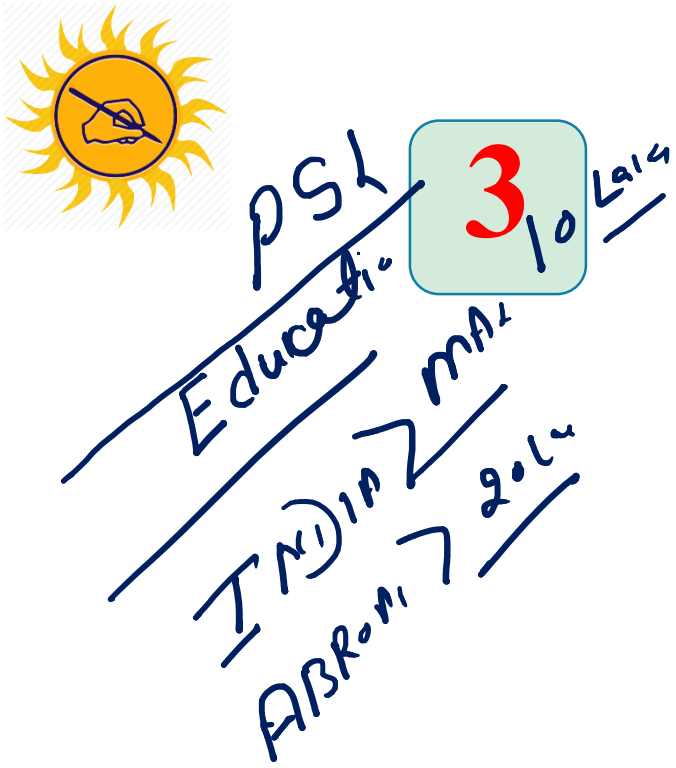
1. Only 1 is correct.

2. Only 1 and 2 is correct

3. Only 1 and 3 is correct

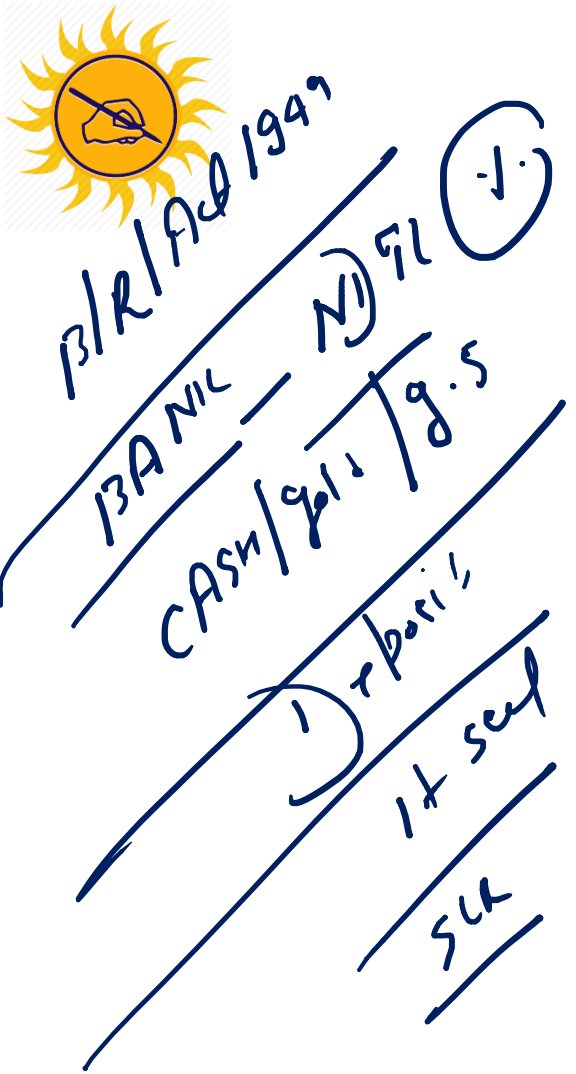
4. **All of these**

5. None of these



**Loans to individuals for educational purposes for studies in abroad will be part of priority sector provided loan is up to?/विदेश में अध्ययन के लिए शैक्षिक उद्देश्यों के लिए व्यक्तियों को ऋण प्राथमिकता क्षेत्र का हिस्सा होगा बशर्ते ऋण ऊपर है?**

- 1. Rs. 5 Lac**
- 2. Rs. 10 Lac**
- 3. Rs. 20 Lac**
- 4. Rs. 25 Lac**
- 5. None of these**



**Statutory Liquidity Ratio is maintained by banks on which of the following?/ सांविधिक चलनिधि अनुपात निम्नलिखित में से किस पर बैंकों द्वारा बनाए रखा जाता है**

- 1) Demand and Time deposit**
- 2) Net demand and time deposits (i.e. excluding inter-bank transactions)**
- 3) Net Demand and time liabilities**
- 4) Demand and time liabilities**
- 5) Demand and time liabilities and net worth of the bank**

**3**



4

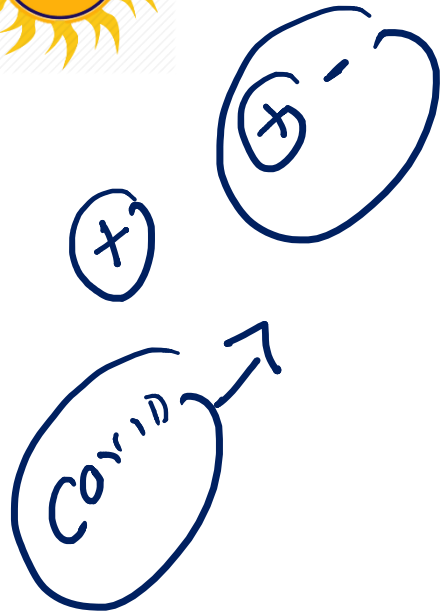
**RBI's open market operation transactions are carried with a view to regulate which of the following?/ RBI के खुले बाजार संचालन लेनदेन को निम्नलिखित में से किसके नियमन के लिए किया जाता है**

- 1. Liquidity with the banking system**
- 2. Prices of essential commodities**
- 3. Inflation**
- 4. All**
- 5. None of the above**



**Which of the following is not included as part of SLR assets?/निम्नलिखित में से कौन एसएलआर परिसंपत्तियों के हिस्से के रूप में शामिल नहीं है**

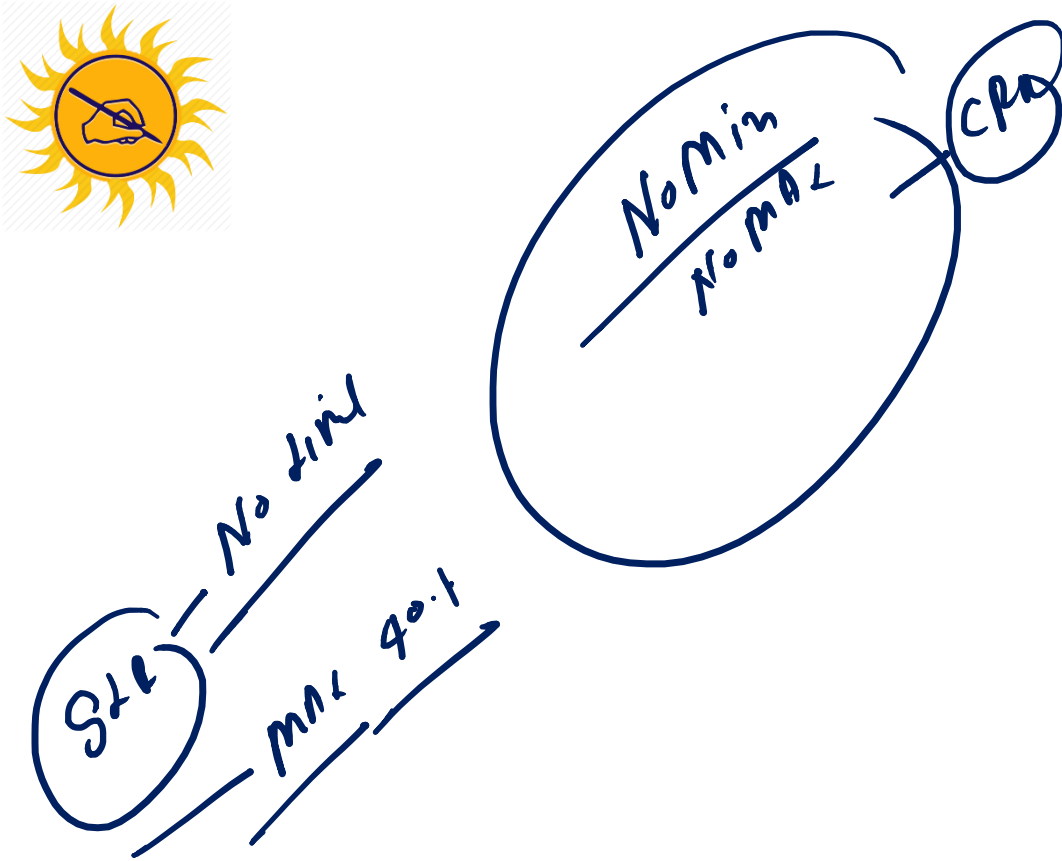
- ✓ **1. Cash in hand**
- ✓ **2. Gold owned by the bank**
- ✓ **3. Investment in un-encumbered approved govt. securities**
- 4. Investment in quoted shares**
- 5. None of the above**



When RBI wants to reduce liquidity in the banking system?/ जब RBI बैंकिंग प्रणाली में तरलता कम करना चाहता है

1. it Decrease the Cash Reserve Ratio
2. it Decrease the MSF rate
3. it Decrease the Repo Rate
4. it Increases the reverse repo rate
5. None of the above

4



What is the-minimum and maximum extent of CRR ?/ सीआरआर की न्यूनतम और अधिकतम सीमा क्या है

1. 3% and 20%,
2. 5% and 15%,
3. 5% and 20%,
4. discretion of Bank
5. None of the above

5



**Bank Rate means the rate of interest?/ बैंक दर का अर्थ कौन सा ब्याज दर है ?**

- 1. Paid by banks to depositors**
- 2. Charged by banks from borrowers**
- 3. Charged on interbank loans**
- 4. Charged by RBI on loans given to commercial banks**



**5. None of the above**

**5**

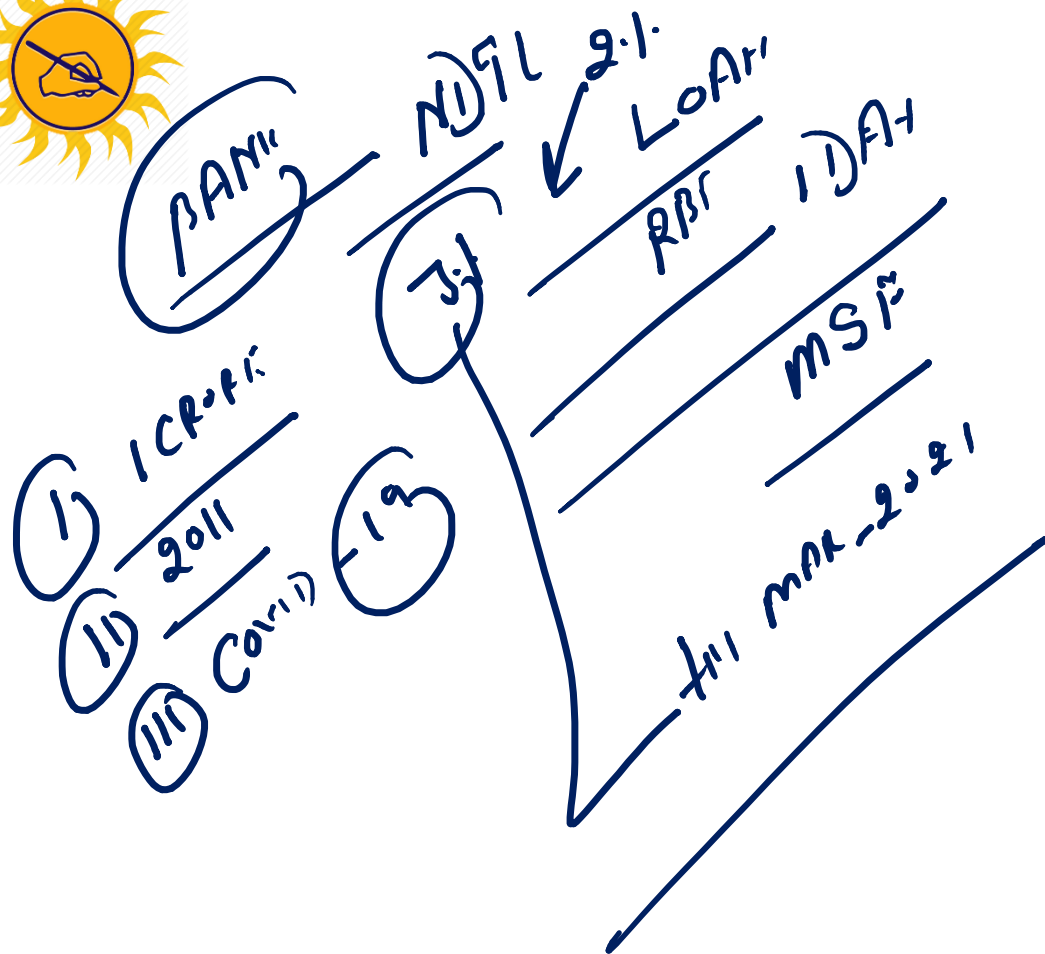




4

**Which among the following is the core method of stabilizing the markets under market stabilization scheme (MSS)?/निम्नलिखित में से कौन बाजार स्थिरीकरण योजना (MSS) के तहत बाजारों को स्थिर करने की मुख्य विधि है**

- 1. Issuing T-bills and / or dated securities**
- 2. Purchasing T-bills and / or dated securities**
- 3. Conducting Open Market Operations**
- 4. All of these**
- 5. None of the above**



In which year, Marginal Standing Facility (MSF) was introduced?/ किस वर्ष में सीमांत स्थायी सुविधा (MSF) शुरू की गई थी

1. 2010

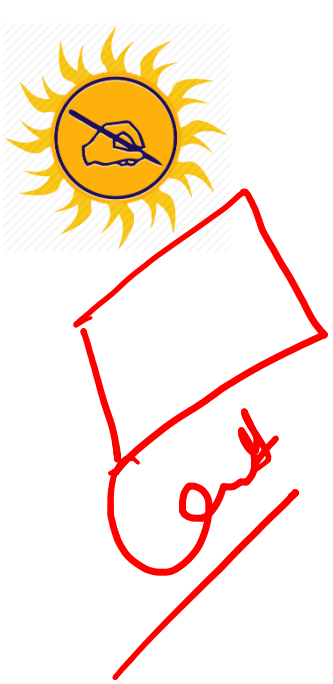
2. 2011

3. 2012

4. 2013

5. None of these

2



## HOME WORK TIME

- ☐ On which of the following date the International Day of Zero Tolerance for Female is observed globally?/ **6 February**
- ☐ Delhi Chief Minister has launched which of the following campaign to promote electric vehicles?/ Switch Delhi
- ☐ Which of the following State government has launched the 'Beggar Free Scheme'?/ Rajasthan Government
- ☐ The Government of India has approved the sending of 1 lakh Covid-19 vaccines to which of the following country?/ **Cambodia**



## HOME WORK TIME

- A. How much RBI has been projected India's GDP for year 2021-22?
- B. Which among the following US President Joe Biden has appointed to lead his Malaria Initiative in African and Asian countries?
- C. When will be the launch of the first unmanned mission of Gaganyaan is slated?
- D. Which of the following State/UT the Centre has announced a maiden gas pipeline project?



**Daily You Tube GA Class:-11:30Am By Rajeev Sir**

**For Your Any Type of GA Related  
Queries Join Telegram Channel :**

**@rajevmishraga**

**Get Additional 10% Discount On All  
Products & Services of Mahendras**

**Use Code : E02193**





**Daily You Tube GA Class:-11:30Am By Rajeev Sir**

**For Your Any Type of GA Related  
Queries Join Telegram Channel :**

**@rajevmishraga**

**Get Additional 10% Discount On All  
Products & Services of Mahendras**

**Use Code : E02193**