





# SBI PO 2020-21

*की तैयारी कैसे करें ?*

## Banking Booster Topic Wise Discussion & MCQ



**GA**

**5:30 PM**

**27 NOV 2020**



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# STARTER BOOSTER



# GUJARAT



1. **BLACKBUCK** NATIONAL PARK, VELAVADAR
2. **GIR** FOREST NATIONAL PARK
3. **MARINE** NATIONAL PARK, GULF OF KUTCH
4. **VANSDA** NATIONAL PARK



VANSDA NATIONAL PARK



GIR FOREST



**VANSDA** गुजरात के **BLACK** FOREST ME **GIR** के **MAR** GAI



BLACKBUCK NATIONAL PARK



MARINE NATIONAL PARK,



## **Banking Booster Topic Wise Discussion**

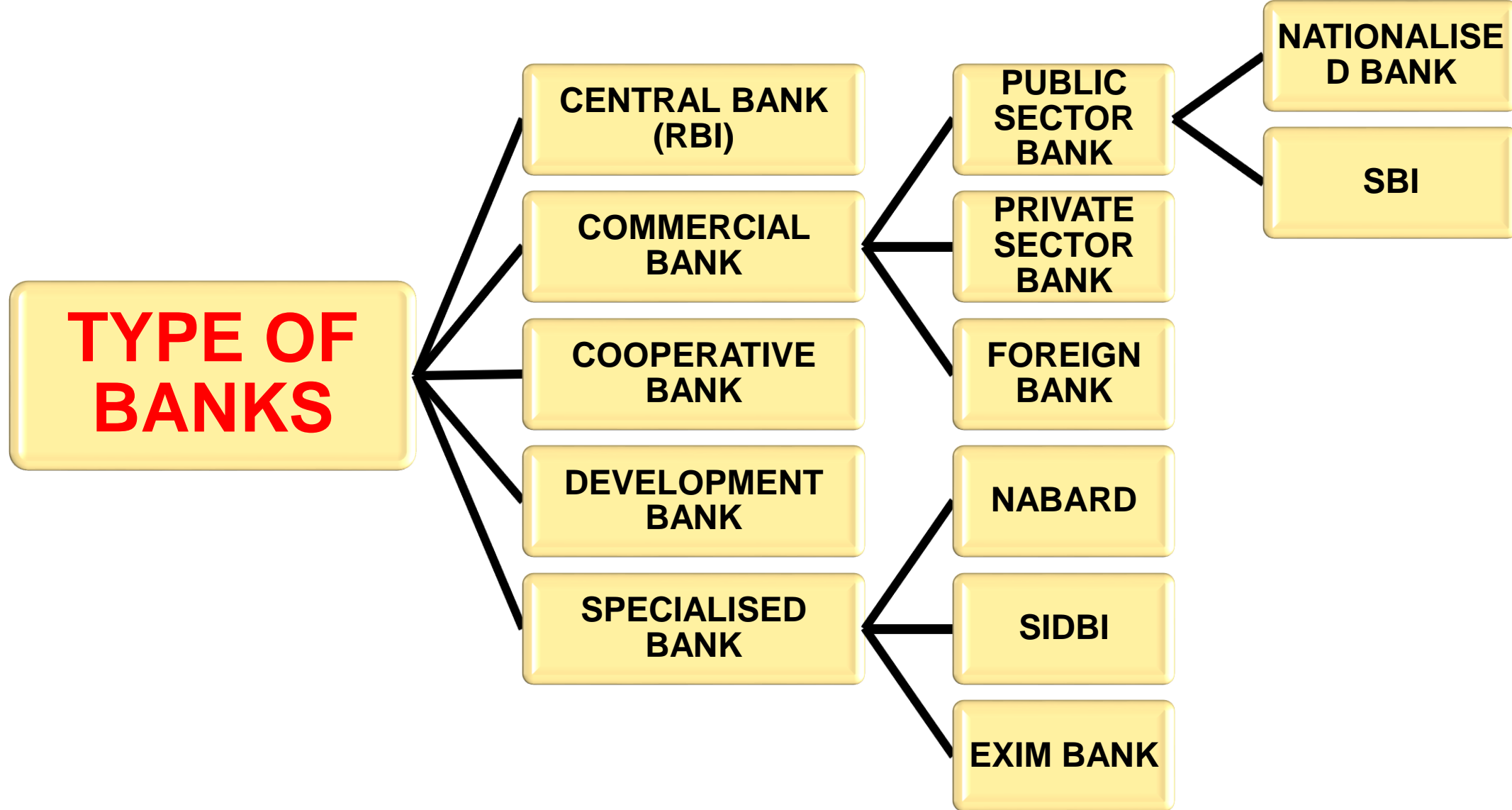


**Section 5(b) of the Banking Regulation Act 1949, defined the term “Banking” is as follows: “Accepting, for the purpose of lending or investment, of deposits of money from the public, repayable on demand or otherwise, and withdrawal by cheque, draft, order of otherwise”** बैंकिंग विनियमन अधिनियम 1949 की धारा 5 (बी), "बैंकिंग" शब्द को इस प्रकार परिभाषित करती है: "उधार या निवेश के लिए, जनता से पैसे जमा करने, मांग पर या अन्यथा चुकाने और चुकाने के उद्देश्य से स्वीकार करना चेक, ड्राफ्ट, अन्यथा का आदेश ”



- Provides loans.
- Promotes Savings.
- Acts as financial intermediary.
- Provides credit creation.
- Deposit multiplication through fund transfer using cheques and account to account transfer.

- ऋण प्रदान करता है।
- बचत को बढ़ावा देता है।
- वित्तीय मध्यस्थ के रूप में कार्य करता है।
- ऋण निर्माण प्रदान करता है।
- फंड ट्रांसफर के माध्यम से चेक और अकाउंट टू अकाउंट ट्रांसफर का उपयोग करके डिपॉजिट गुणा।





## **TYPES OF COOPERATIVE BANKS/सहकारी बैंक के प्रकार**

- ☐ There are two types of Cooperative Banks namely:-
- ☐ Urban Cooperative Banks and Rural Cooperative Banks.
- ☐ Currently in India there are 96,606 Rural Cooperative Banks and 1,542 Urban Cooperative Banks.

## **DIFFERENT TYPES OF RURAL CO-OPERATIVE BANKS IN INDIA/भारत में रूरल को-ऑपरेटिव बैंक्स के विभिन्न प्रकार**

- ☐ Cooperative Banks are registered under Banking Regulation Act 1949 but also with Cooperatives societies, Act 1965 as well Cooperative Banks are regulated by both RBI and NABARD.



☐ **Commercial Banks are of three types i.e. Public Sector Banks, Private Sector Banks and Foreign Banks/वाणिज्यिक बैंक तीन प्रकार के होते हैं अर्थात् सार्वजनिक क्षेत्र के बैंक, निजी क्षेत्र के बैंक और विदेशी बैंक।**

☐ **PUBLIC SECTOR BANKS:**

☐ **Maximum holding by Government Sector. eg. SBI,PNB,UBI, etc.**

☐ **PRIVATE SECTORS BANKS:**

☐ **Maximum holding by Private Sector.**

☐ **Example- ICICI, IDBI etc.**

☐ **FOREIGN BANKS:** These banks are registered and have their headquarters in a Foreign Country but operate their branches in our Country.

☐ **Example- Barclays Bank, Citi Bank, etc.**



## **DEVELOPMENT BANKS**

- ☐ **NABARD**

- ☐ **Headquarters -Mumbai**

- ☐ **Established -12 July 1982**

- ☐ **NHB(NATIONAL HOUSING BANK)**

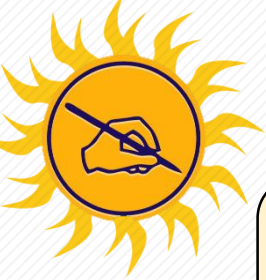
- ☐ **Headquarters-New Delhi**

- ☐ **Established- 9 July 1988**

- ☐ **EXIM-BANK (EXPORT-IMPORT  
BANK)**

- ☐ **Headquarters- Mumbai**

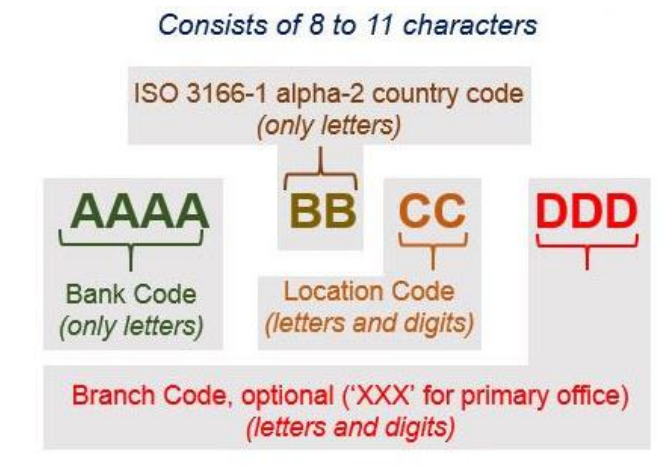
- ☐ **Established - 1982**



# SWIFT

**SWIFT (Society for Worldwide Interbank Financial Telecommunication) is a global member-owned cooperative and the world's leading provider of secure financial messaging services.**

**SBININBB476**



- ☐ **Founded-1973**
- ☐ **Headquartered- Belgium[EURO-Brussels]**
- ☐ **SWIFT does not hold funds or manage accounts on behalf of customers.**
- ☐ **SWIFT linked more than 11,000 financial institutions in more than 200 countries and territories, who were exchanging an average of over 15 million messages per day**

# NEFT

**National electronic funds transfer.**

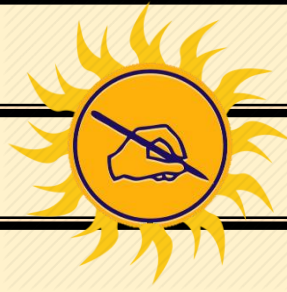
**Batch transfer.**

**Round-the-clock**

**No minimum limit.**

**No maximum limit.**

**47 Batches per day**



# RTGS

**Real time gross settlement**

**Instant transfer**

**Round-the-clock**

**Minimum limit 2 lakh**

**No maximum limit.**





## IFSC-INDIAN FINANCIAL SYSTEM CODE

PAY \_\_\_\_\_ या धारक को OR BEARER

रुपये RUPEES \_\_\_\_\_ अदा करें ₹ \_\_\_\_\_

खात सं. A/c No. \_\_\_\_\_ बालू खाता CURRENT A/c

**पंजाब नेशनल बैंक Punjab national bank**

जंगपुरा-भोगल, नई दिल्ली  
Jangpura-Bhogal, NEW DELHI - 110014

RTGS/NEFT IFS Code: **PUNB0014700** AEP

**IFSC Code**

**9 Digit MICR Code**  
Authoriser Signatory(ies)

29

920580

1100240491

1. IFSC is an alpha-numeric code for unique identification of a bank branch provided by RBI.
2. This is an 11 character code.



**MCQ Time**



## Recently Moratorium in news Related to what ?

हाल ही में समाचार में अधिस्थगन आया यह किससे संबंधित है?

1. Banking
2. Insurance
3. Tourism
4. FDI
5. None



The Department for Promotion of Industry and Internal Trade (DPIIT) was established in the year 1995

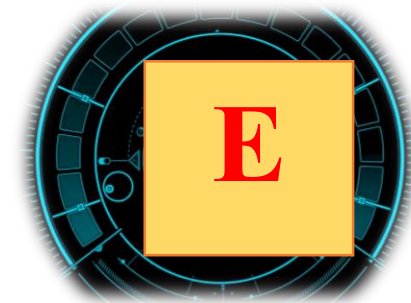


1. Allahabad Bank:-Indian Bank
2. Oriental Bank of Commerce:-PNB
3. Syndicate Bank:-CANARA BANK
4. Andhra Bank:-UNION Bank
5. Corporation Bank :-Union Bank
6. United Bank of India:-PNB

**Q:-Recently Reserve Bank of India excluded how many PSBs from the 2nd schedule of RBI Act, 1934?**

**हाल ही में भारतीय रिज़र्व बैंक ने RBI अधिनियम, 1934 की दूसरी अनुसूची से कितने PSB को बाहर कर दिया?**

- A. 2 Bank
- B. 3 Bank
- C. 4 Bank
- D. 5 Bank
- E. 6 Bank



1. Deposit Insurance and Credit Guarantee Corporation of India (DICGC)
2. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)
3. Reserve Bank Information Technology Private Limited (ReBIT)
4. Indian Financial Technology and Allied Services (IFTAS)

**Q:-IDBI becomes the first bank to enable the document embedding feature on structured financial messaging system managed by Indian Financial Technology and Allied Services. IFTAS belong to which Organization?**

**आईडीबीआई भारतीय वित्तीय प्रौद्योगिकी और संबद्ध सेवाओं द्वारा प्रबंधित संरचित वित्तीय संदेश प्रणाली पर दस्तावेज़ एम्बेडिंग सुविधा को सक्षम करने वाला पहला बैंक बन गया। IFTAS किस संगठन से संबंधित हैं?**

1. SEBI
2. Finance Ministry
3. RBI
4. None



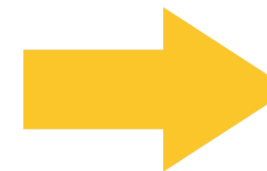


भारतीय प्रतिभूति और विनियम बोर्ड  
Securities and Exchange Board of India

**Q:-When was SEBI established?**

**सेबी की स्थापना कब हुई थी?**

**00:20**



1. 1990
2. 1992
3. 1988
4. 1985
5. None

**SEBI CHAIRMAN **AJAY TYAGI** HAS BEEN  
NAMED AMONG THE TOP TEN REGULATORS IN  
THE WORLD,**



**Q:-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. CRISIL Limited**

2. Credit Information Bureau India Limited **(CIBIL)**

3. Fitch Ratings India Private Ltd.

4. Credit Analysis & Research Ltd **(CARE)**

5. ICRA Limited

**6. ONICRA**

**RBI**

**SEBI**

**Home Ministry**

**PMO**

**None**



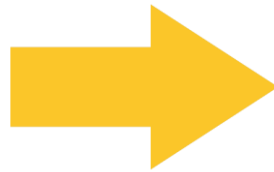
**00:20**



## **00:20** **Prevention of Money Laundering Act, 2002**

**Q:-One of the major challenges banking industry is facing these days is money laundering. Which of the following acts/ norms are launched by the banks to prevent money laundering in general?**

**बैंकिंग उद्योग की एक बड़ी चुनौती इन दिनों मनी लॉन्ड्रिंग है। सामान्य रूप से मनी लॉन्ड्रिंग को रोकने के लिए बैंकों द्वारा निम्नलिखित में से कौन से कार्य / मानदंड लॉन्च किए जाते हैं?**



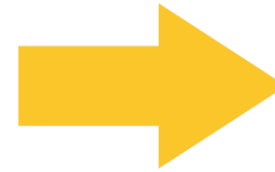
- 1. Banking Regulation Act**
- 2. Know Your Customer Norms**
- 3. Negotiable Instrument Act**
- 4. None of these**



# Banking sector comes under which sector?

बैंकिंग सेक्टर किस सेक्टर के अंतर्गत आता है

1. Hotels and Restaurants
2. Railways
3. Other Transport & Storage
4. Communication (Post, Telecom)
5. Banking
6. Insurance
7. Business Services



00:20

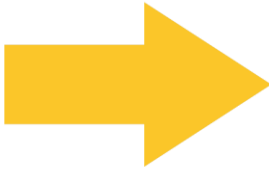
1. Manufacturing sector
2. Services sector
3. Realty sector
4. Industrial sector



**Which of the following statements is/are correct?**

**निम्नलिखित में से कौन सा कथन सही है / हैं?**

1. **NBFCs does not hold a banking license.**
2. **NBFC can issue Demand Drafts like banks.**
3. **Both 1 and 2 are correct**
4. **Neither of them are correct**



**00:20**

**NBFC cannot accept demand deposits while**

**NBFC cannot issue Demand Drafts like banks.**



**When was the RBI Act amended to establish the Monetary Policy Committee?**

**[A] 2014**

**[B] 2015**

**[C] 2016**

**[D] 2017**

**00:20**

**In 2016, the Government of India amended the RBI Act to establish the Monetary Policy Committee (MPC) to set.**



Join My

# MPC (Monetary Policy Committee)

@rajevmishraga

RBI

GOI



**Shri  
Shaktikanta Das**

**Governor of  
RBI**



**Dr. Michael D.  
Patra**

**Deputy  
Governor**



**Mridul K. Sagga**

**Officer at RBI**



**Ashima Goyal,**

**Professor,  
Indira Gandhi  
Institute of  
Development  
Research,  
Mumbai**



**Jayanth R Varma**

**Professor  
IIM-A**



**Shashanka  
Bhide**

**Senior Advisor,  
Research  
Programmes, at  
NCAER**

**RBI governor will have a casting vote  
in case of a tie.**



**Q:-What is the current FDI limit in private sector banks without government approval?**

**सरकारी स्वीकृति के बिना निजी क्षेत्र के बैंकों में वर्तमान एफडीआई सीमा क्या है?**

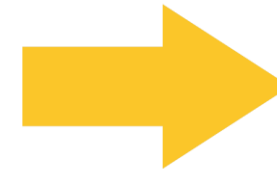
At present, **FDI of up to 49 percent** is allowed in private banks without the permission of the government, and **UPTO 74 PERCENT** can be invested with the government's approval.

[A] 34%

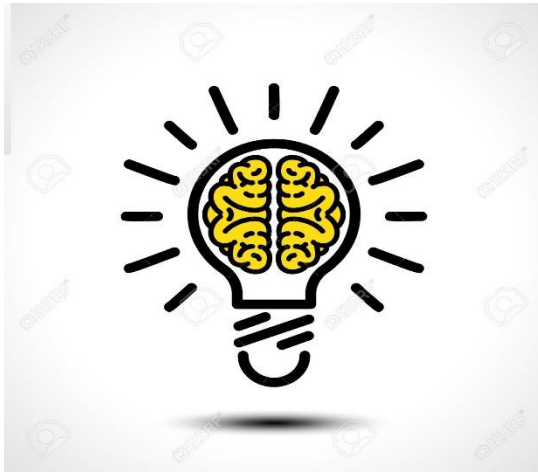
[B] 25%

[C] 49%

[D] 74%



**00:20**



## Brain Booster

☐ **BCBS Full Form**

☐ **Basel Committee on Banking Supervision**

☐ **BIS Full Form**

☐ **Bank for International Settlements**

☐ **Basel in which Country**

☐ **Switzerland**

☐ **CAR Full Form**

☐ **CAPITAL ADEQUACY RATIO**

☐ **INROADS Full Form**

☐ **INDIAN RISK ORIENTED DYNAMIC RATING  
SYSTEM**



*Mahendra's*

BILINGUAL

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