

Banking & General Awareness MCQs (40 Questions with Answers)

www.AllexamPyqs.com

Banking Awareness MCQs

1. Which bank is known as the Central Bank of India?

- A) SBI
- B) RBI
- C) PNB
- D) NABARD

Answer: B) RBI

2. RBI was established in which year?

- A) 1930
- B) 1935
- C) 1947
- D) 1950

Answer: B) 1935

3. The headquarters of RBI is located in:

- A) New Delhi
- B) Kolkata
- C) Mumbai
- D) Chennai

Answer: C) Mumbai

4. What is the full form of NEFT?

- A) National Electronic Fund Transfer
- B) New Electronic Fund Transfer
- C) National Exchange Fund Transfer
- D) None of these

Answer: A) National Electronic Fund Transfer

5. What is the full form of RTGS?

- A) Real Time Gross Settlement
- B) Rapid Transfer Gross Settlement
- C) Real Transfer Gross System
- D) Real Time General Settlement

Answer: A) Real Time Gross Settlement

6. Which organization regulates banks in India?

- A) SEBI
- B) RBI
- C) NABARD
- D) SIDBI

Answer: B) RBI

7. What is the currency of India?

- A) Dollar
- B) Yen
- C) Rupee
- D) Pound

Answer: C) Rupee

8. Which bank is the largest public sector bank in India?

- A) PNB
- B) Canara Bank
- C) SBI
- D) Union Bank

Answer: C) SBI

9. CRR stands for:

- A) Cash Reserve Ratio
- B) Credit Reserve Ratio
- C) Current Reserve Ratio
- D) Cash Requirement Ratio

Answer: A) Cash Reserve Ratio

10. SLR stands for:

- A) Statutory Liquidity Ratio
- B) State Liquidity Ratio
- C) Standard Liquidity Ratio
- D) Statutory Loan Ratio

Answer: A) Statutory Liquidity Ratio

11. Which card allows direct deduction from a bank account?

- A) Credit Card
- B) Debit Card
- C) ATM Card
- D) Smart Card

Answer: B) Debit Card

12. UPI stands for:

- A) Unified Payments Interface
- B) Universal Payment Interface
- C) Unique Payment Interface
- D) Unified Processing Interface

Answer: A) Unified Payments Interface

13. Which institution primarily supports agriculture and rural development?

- A) SEBI
- B) NABARD
- C) SIDBI
- D) RBI

Answer: B) NABARD

14. What is the full form of ATM?

- A) Automatic Teller Machine
- B) Automated Transfer Machine
- C) Any Time Money
- D) Automatic Transfer Mode

Answer: A) Automatic Teller Machine

15. KYC stands for:

- A) Know Your Customer
- B) Keep Your Customer
- C) Know Your Credit
- D) Keep Your Credit

Answer: A) Know Your Customer

16. Which bank issues currency notes in India?

- A) SBI
- B) RBI
- C) PNB
- D) NABARD

Answer: B) RBI

17. What does NPA stand for?

- A) Non-Performing Asset
- B) National Performing Asset
- C) New Performing Asset
- D) Non-Paid Asset

Answer: A) Non-Performing Asset

18. Which banking term refers to interest paid on deposits?

- A) EMI
- B) Return
- C) Deposit Interest
- D) Yield

Answer: C) Deposit Interest

19. The headquarters of SBI is in:

- A) Delhi
- B) Mumbai
- C) Kolkata
- D) Hyderabad

Answer: B) Mumbai

20. Which is India's first payment bank?

- A) Airtel Payments Bank
- B) India Post Payments Bank
- C) Paytm Payments Bank
- D) Fino Payments Bank

Answer: A) Airtel Payments Bank

General Awareness MCQs

21. Who is known as the Father of the Nation in India?

- A) Jawaharlal Nehru
- B) Mahatma Gandhi
- C) Sardar Patel
- D) Subhash Chandra Bose

Answer: B) Mahatma Gandhi

22. What is the capital of India?

- A) Mumbai
- B) Kolkata
- C) New Delhi
- D) Chennai

Answer: C) New Delhi

23. The Constitution of India came into force on:

- A) 15 August 1947
- B) 26 January 1950
- C) 26 November 1949
- D) 2 October 1950

Answer: B) 26 January 1950

24. Which is the national animal of India?

- A) Lion
- B) Tiger
- C) Elephant
- D) Leopard

Answer: B) Tiger

25. Which is the largest continent in the world?

- A) Africa
- B) Europe
- C) Asia
- D) Australia

Answer: C) Asia

26. Who wrote the National Anthem of India?

- A) Bankim Chandra Chatterjee
- B) Rabindranath Tagore
- C) Sarojini Naidu
- D) Mahatma Gandhi

Answer: B) Rabindranath Tagore

27. Which planet is known as the Red Planet?

- A) Venus
- B) Mars
- C) Jupiter
- D) Mercury

Answer: B) Mars

28. What is the national flower of India?

- A) Rose
- B) Lotus
- C) Sunflower
- D) Lily

Answer: B) Lotus

29. Which river is known as the Ganga of the South?

- A) Krishna
- B) Godavari
- C) Kaveri
- D) Narmada

Answer: B) Godavari

30. Who was the first Prime Minister of India?

- A) Sardar Patel
- B) Rajendra Prasad
- C) Jawaharlal Nehru
- D) Lal Bahadur Shastri

Answer: C) Jawaharlal Nehru

31. Which is the largest ocean in the world?

- A) Atlantic Ocean
- B) Indian Ocean
- C) Pacific Ocean
- D) Arctic Ocean

Answer: C) Pacific Ocean

32. How many states are there in India?

- A) 26
- B) 28
- C) 29
- D) 30

Answer: B) 28

33. Which is the highest mountain peak in the world?

- A) K2
- B) Kanchenjunga
- C) Mount Everest
- D) Nanda Devi

Answer: C) Mount Everest

34. The currency of Japan is:

- A) Dollar
- B) Euro
- C) Yen
- D) Won

Answer: C) Yen

35. Which Indian state is known as the “Land of Five Rivers”?

- A) Haryana
- B) Punjab
- C) Rajasthan
- D) Gujarat

Answer: B) Punjab

36. Who discovered gravity?

- A) Albert Einstein
- B) Galileo
- C) Isaac Newton
- D) Thomas Edison

Answer: C) Isaac Newton

37. Which is the smallest continent?

- A) Europe
- B) Australia
- C) Antarctica
- D) South America

Answer: B) Australia

38. The national bird of India is:

- A) Peacock
- B) Sparrow
- C) Parrot
- D) Eagle

Answer: A) Peacock

39. Which gas is most abundant in Earth’s atmosphere?

- A) Oxygen
- B) Carbon Dioxide
- C) Nitrogen
- D) Hydrogen

Answer: C) Nitrogen

40. International Women's Day is celebrated on:

- A) 8 March
- B) 15 August
- C) 26 January
- D) 5 June

Answer: A) 8 March