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## Banking Awareness Question & Answers

P in PCA?

1. Price
2. Payment
3. Public
4. None of these

Answer – 4. None of these... Prompt corrective action(PCA)

C in ICO?

1. Cash
2. Coin
3. Cheque
4. Currency

Answer – 2. Coin...ICO – Initial Coin Offerings

A in VPA?

1. Authority
2. Advisory
3. Address

4. None of these

Answer – 3. Address , Virtual Payment Address (VPA)

O in NFO?

1. Operations

2. Overdraft

3. Offer

4. None of these

\_\_\_\_\_ is a USSD based mobile banking service from NPCI that brings together all the Banks and Telecom Service Providers.

A. NUUP

B. QSAM

C. UPI

D. BHIM

E. None of these

Answer

A. NUUP

Explanation:

NUUP (National Unified USSD Platform) is a USSD based mobile banking service from NPCI that brings together all the Banks and Telecom Service Providers

Which of the following service helps user in knowing their Aadhaar Seeding status with their bank account?

- A. NUUP
- B. QSAM
- C. UPI
- D. BHIM
- E. None of these

Answer

B. QSAM

Explanation:

QSAM (Query Service on Aadhaar Mapper) – This service helps user in knowing their Aadhaar Seeding status with their bank account.

The headquarters of UNIDO is \_\_\_\_\_

- A. Vienna, Austria
- B. Beijing, China
- C. Manila, Philippines
- D. Shanghai, China
- E. Russia, Moscow

Answer

A. Vienna, Austria

Explanation:

The headquarters of UNIDO(United Nations Industrial Development Organization) is Vienna, Austria.

The headquarters of AIIB is \_\_\_\_\_

- A. Vienna, Austria
- B. Beijing, China
- C. Manila, Philippines
- D. Shanghai, China
- E. Russia, Moscow

Answer

B. Beijing, China

Explanation:

The headquarters of Asian Infrastructure Investment Bank is Beijing, China

The headquarters of Asian Development Bank is \_\_\_\_\_

- A. Vienna, Austria
- B. Beijing, China
- C. Manila, Philippines
- D. Shanghai, China
- E. Russia, Moscow

Answer

C. Manila, Philippines

Explanation:

The headquarters of Asian Development Bank is Manila, Philippines

The headquarters of NDB is \_\_\_\_\_

A. Vienna, Austria

B. Beijing, China

C. Manila, Philippines

D. Shanghai, China

E. Russia, Moscow

Answer

D. Shanghai, China

Explanation:

The headquarters of NDB(New Development Bank) is Shanghai, China

The headquarters of IIB is \_\_\_\_\_

A. Vienna, Austria

B. Beijing, China

C. Manila, Philippines

D. Shanghai, China

E. Russia, Moscow

Answer

E. Russia, Moscow

Explanation:

The headquarters of International Investment Bank is Russia, Moscow

The headquarters of World Intellectual Property Organization is \_\_\_\_\_

A. Vienna, Austria

B. Beijing, China

C. Geneva, Switzerland

D. Shanghai, China

E. Russia, Moscow

Answer

C. Geneva, Switzerland

Explanation:

The headquarters of World Intellectual Property Organization is Geneva, Switzerland

In NUUP, a customer can access banking services by just pressing \_\_\_\_\_ from his/her mobile phones.

A. \*99#

B. \*999#

C. \*149#

D. \*99\*99#.

E. \*14\*99#.

Answer

A. \*99#

Explanation:

In NUUP, a customer can access banking services by just pressing \*99# from his/her mobile phones.

QSAM service can be availed by dialling \_\_\_\_\_

A. \*99#

B. \*999#

C. \*149#

D. \*99\*99#

E. \*14\*99#

Answer

D. \*99\*99#

Explanation:

QSAM service can be availed by dialling \*99\*99#

MMID stands for \_\_\_\_\_

A. Money Market Identifier

B. Macro Money Identifier



- C. Mobile Money Identifier
- D. Mandatory Mortgage Identifier
- E. None of these

Answer

C. Mobile Money Identifier

Explanation:

MMID – Mobile Money Identifier

MMID is a \_\_\_\_\_ digit number, issued by banks.

- A. 6
- B. 7
- C. 5
- D. 9
- E. None of these

Answer

B. 7

Explanation:

MMID is a 7 digit number, issued by banks.

Answer – 3. Offer.....NFO – New Fund Offer

B in IBP?

1. Banking
2. Branch
3. Borrowing
4. Balance

Answer – 2. Branch.... IBP – Inter-Branch Payment

LEI ?

1. Index
2. Identifier
3. Income
4. Interest

Answer – 2. Identifier... LEI – Legal Entity Identifier

F in FEMA?

1. Foreign
2. Financial
3. Fiscal
4. None of these

Answer – 1. Foreign , FEMA – Foreign Exchange Management Act

I in PPI?

- 1.Instrument
- 2.Investment
- 3.Income
- 4.None of these

Answer – 1.Instrument , PPI – Prepaid Payment Instruments

P in DWP?

1. Payment
2. Price
3. Pension
4. Programme

Answer – 3. Pension , DWP – Department for Work and Pensions

P in PCR ?

- 1.Prompt

2.Public

3.Post

4.Primary

Answer – 2.Public.. PCR – Public Credit Registry

India's first golf-centric credit card has launched by-\_\_\_\_\_

A. SBI

B. UBI

C. PNB

D. RBL

Answer

D. RBL

Explanation:

RBL Bank (formerly Ratnakar Bank) has launched India's first golf-centric credit card. The card based on the premium MasterCard World platform was launched in association with the Indian Golf Union (IGU).

India's first contact less mobile payment solution has launched by – \_\_\_\_\_

A. ICICI

B. Kotak Mahindra Bank

C. Indusind Bank

D. South Indian Bank

Answer

A. ICICI

Explanation:

The country's first contact less mobile payment solution to enable its credit and debit customers make in-store contact less payments by just waving their smartphones near an NFC-enabled merchant terminal. The mobile payment solution available in the Bank's 'Pockets' app, provides improved convenience of 'Touch & Pay' as customers are no longer required to carry physical card or cash to pay in stores. ICICI Bank is the first financial institution in the country to leverage the Host Card Emulation (HCE) technology to bring forth this solution.

A bank has launched India's first digital branch in Gurgaon is \_\_\_\_\_.

A. ICICI

B. Axis Bank

C. Indusind Bank

D. South Indian Bank

Answer

C. Indusind Bank

Explanation:

Indusind Bank has launched India's first digital branch at IndusInd Cybercity Rapid Metro station, Gurgaon. This video branch machine allows customers to connect with the remote teller over a real-time video call and perform regular banking transactions like statement printing, cheque deposits, opening of FD account and encashment, funds transfer along with dispensation of cash.

First bank in the country to offer EMI facility for its debit card holders - \_\_\_\_\_.

- A. ICICI
- B. Axis Bank
- C. Indusind Bank
- D. South Indian Bank

Answer

A. ICICI

Explanation:

ICICI Bank, the country's largest private sector bank launched the EMI (Equated Monthly Instalment) facility on debit cards to enable its customers to convert their high value transactions into easy instalments.

World's first Bank Agnostic Instant Funds Transfer Platform using Facebook launched by? <https://www.freshersnow.com/previous-year-question-papers/>

- A. ICICI
- B. Kotak Mahindra Bank
- C. Indusind Bank
- D. Central Bank

Answer

B. Kotak Mahindra Bank

Explanation:

Kotak Mahindra Bank launched KayPay – World's First Bank Agnostic Instant Funds Transfer Platform using Facebook. Millions of bank account holders can

transfer money to each other at any hour of the day or night, without needing net banking, or knowing various bank account related details of the payee.

India's first transparent credit card in association with American express launched by\_\_\_\_\_.

- A. ICICI
- B. Axis Bank
- C. Indusind Bank
- D. Canara Bank

Answer

- A. ICICI

Explanation:

ICICI Bank has launched India's first credit card with a transparent design. The card, part of ICICI Bank's 'Gemstone Collection', has been launched in association with American Express.

Name the India's first digital village launched by ICICI Bank.

- A. Akodara
- B. Bakrana
- C. Salangpur
- D. Rojid

Answer

- A. Akodara

Explanation:

Under Digital India programme, top lender ICICI Bank has launched its own 'digital village' project while adopting an entire village, Akodara in Gujarat to provide services ranging from cashless banking to digitised school teaching.

\_\_\_\_\_ in partnership with Visa launched India's first co-branded e-commerce credit card.

- A. Flipkart and ICICI
- B. Snapdeal and ICICI
- C. Flipkart and HDFC
- D. Snapdeal and HDFC

Answer

- D. Snapdeal and HDFC

Explanation:

Snapdeal and HDFC Bank in partnership with Visa launched the India's first co-branded e-commerce credit card.

\_\_\_\_\_ is the first bank to launch the Mudra Card based on the RuPay platform.

- A. SBI
- B. Corporation Bank
- C. Vijaya Bank
- D. PNB



Answer

B. Corporation Bank

Explanation:

Corporation Bank is the first bank to launch the Mudra Card based on the RuPay platform under the Pradhan Mantri MUDRA Yojana (PMMY)

\_\_\_\_\_ has become the first bank in India to launch Watch Banking for Apple Watch?

A. ICICI

B. Axis Bank

C. Indusind Bank

D. HDFC Bank

Answer

D. HDFC Bank

Explanation:

HDFC Bank has become the first bank in India to launch Watch Banking for Apple Watch. It aims to provide banking services through all wearable devices across platforms like iOS and Android.

India's First ATM service was introduced by\_\_\_\_\_.

A. SBI

B. ICICI Bank

C. Axis Bank

D. HSBC

Answer

D. HSBC

Explanation:

The Hongkong and Shanghai Banking Corporation(HSBC) was the first bank to introduce the ATM concept in India in 1987.

First bank in India was –

A. Bank of Hindustan

B. Imperial Bank of India

C. General Bank of India

D. New Bank of India

Answer

A. Bank of Hindustan

Explanation:

Bank of Hindustan, the first bank in India was established in 1770.

Which of the following banks became the first Indian bank to open a branch outside India?

A. SBI

B. ICICI Bank

C. Axis Bank

D. BOI

Answer

D. BOI

Explanation:

In 1946, Bank of India(BOI) became the first Indian bank to open a branch outside India in London.

Which of the following banks in India became the first bank to open branch in China?

A. SBI

B. ICICI Bank

C. Axis Bank

D. BOI

Answer

A. SBI

Explanation:

State Bank of India has become the first Indian bank to start commercial operations in China.

First Indian Bank got ISO certification is \_\_\_\_\_

A. SBI

B. ICICI Bank

C. Canara Bank

D. BOI

Answer

C. Canara Bank

Explanation:

Canara Bank became the first Indian Bank to get ISO certification for “Total Branch Banking” for its Seshadripuram branch in Bangalore.

First Indian bank to provide Internet Banking facility is \_\_\_\_\_

A. SBI

B. ICICI Bank

C. Canara Bank

D. BOI

Answer

B. ICICI Bank

Explanation:

First Indian bank to Introduce internet banking – ICICI bank.

First Indian bank which introduced Mutual Funds is \_\_\_\_\_

A. SBI

B. ICICI Bank

C. Canara Bank

D. BOI

Answer

A. SBI

Explanation:

State Bank of India – First Indian bank to introduce Mutual Funds.

India's first bank to introduce Display variant Debit Card \_\_\_\_\_

A. SBI

B. ICICI Bank

C. Axis Bank

D. BOI

Answer

C. Axis Bank

Explanation:

Axis Bank launches country's first 'display variant' debit card.

First Regional Rural Bank(RRB) in India is \_\_\_\_\_

A. Pandyan Bank

B. Prathama Bank

C. Pallavan Bank

D. Baitarani Bank

Answer

B. Prathama Bank

Explanation:

Prathama Bank is the first Regional Rural Bank of India, sponsored by Syndicate Bank established on 2nd October, 1975, with its Head Office at Moradabad.

India's first co-operative Bank is \_\_\_\_\_

- A. Anonya Co-operative Bank
- B. Cosmos Co-operative Bank
- C. Janalaxmi Co-operative Bank
- D. karad Urban Co-operative Bank

Answer

A. Anonya Co-operative Bank

Explanation:

Anyonya Co-operative Bank Limited (ACBL) located in the city of Vadodara (formerly Baroda) in Gujarat, is the first co-operative bank in India.



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