

## **IBPS PO INTERVIEW PART - 2**

- The following is a measure taken by RBI to control inflation in the country – raising of Repo and Reverse Repo rates.
- The following is not a primary function of a bank – Facilitating import of goods
- The following represents the correct meaning of Repo rate – Rate for borrowing rupees by banks from RBI
- The fourteen banks which were nationalized on 19.7.1969 were-Central Bank of India; Bank of Maharashtra; Dena Bank; Punjab National Bank; Syndicate Bank; Canara Bank; Indian Bank; Indian Overseas Bank; Bank of Baroda; Union Bank; Allahabad Bank; United Bank of India; United Commercial Bank and Bank of India
- The headquarters of International Monetary Fund is located at which place?  
~~> Washington DC.
- The letter “L” available in the term LAF commonly used in the financial/economic news is called as- Liquidity
- The loans of very small amounts given to low-income group is called as – Microcredit
- The non-performing assets of any bank are called as – sub-standard assets, doubtful assets, and loss assets
- The performing assets of any bank are called as – standard assets
- The primary issuers of capital market securities include- the Central and Local Governments and corporations
- The rate at which the domestic currency can be converted into foreign currency, and vice versa is known as the – exchange rate
- The reserves which can act as a liquidity buffer for commercial banks during crisis times are CRR and SLR
- The subsidiaries of State Bank of India are; State Bank of Patiala; State Bank of Hyderabad; State Bank of Travancore; State Bank of Bikaner and Jaipur and State Bank of Mysore.

- The usual deposit accounts of banks are current accounts, savings bank accounts, and term deposit accounts
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- To which country does Mohammad Yunus, who developed the concept of Micro Credit and Micro Finance belong? ~> Bangladesh.
- Universal banking is the roof under which various banking products are available
- Up to what extent, FDI in the Insurance sector is allowed by the government of India ?49%
- Upper limit prescribed for RTGS transaction is-No upper limit is prescribed
- Urban cooperative bank is not a commercial bank
- What do you understand by the term called as mortgage ?- Making the security of immovable property available as a cover for a home loan availed by the borrower
- What is the best option to park money for a long period to earn a high rate of interest ~~Fixed Deposit A/c
- What is the Cap on loan amount given out by a Non-Banking financial company – Micro Finance Institution?Rs 50000
- What is the minimum tenure of deposits to be taken by NBFCs (Non-Banking Financial Companies) ?12 Months
- What is the name of Australian Central Bank ~~Reserve Bank Australia
- What reason told by RBI governor recently for not issuing the high denomination currency above Rs 1000 bank note presently?Fear of Counterfeiting
- When a banker talks about CDR, CDR is meant – Corporate Debt Restructuring.
- When the ATM installed in the bank is out of order, it is called as operational risk
- When the banks are not able to pay the amount to the depositors, it is called as liquidity risk
- When the banks entertain in dealing with the insurance business, it is called as bancassurance
- When the bank's products fail to survive in the market, it is called market risk

- When the computers are not functioning, it is called as operational risk
- When the loans are not repaid in time, it is called as credit risk
- When the rate of inflation increases purchasing power of money decreases
- When the repayment period is between 37 to 84 months, such loans are called as medium-term loans
- When the repayment period is more than 84 months, they are called as long-term loans
- When the repayment period of any loan is up to 36 months, the loan is called as term loan
- Where is the Federal Reserve system (The USA Central bank) headquartered ~~, New York
- Where is the headquarter of Asian Development Bank ~~Manilla (Philippines)
- Where is the headquarter of World Bank Located? ~-> Washington D.C.
- Where is the headquarters of Allahabad Bank located? ~-> Kolkata.