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Intro

The Reserve Bank of India has advised banks to link retail loans with external benchmark w.ef. 01.10.2019. Which among the following is not a benchmark against which the banks can set their lending rates?

The banks are free to decide spread over the external benchmark while linking lending rates with external benchmark as per recent RBI guidelines. The components of spread except credit risk premium can be altered.

One of your customer has taken housing loan with interest rate being MCLR based With linking of lending rates on housing loans to external benchmark, the customer comes forward to get his

loan converted from MCLR based to External Benchmark linked. Which of the following is the main requirement for permitting him conversion

While making payment to a pensioner, your bank has paid an amount of Rupees 15000 in excess to his monthly pension of Rupees 12000 per month which he has withdrawn from the account. The pensioner has also expressed his inability to adjust the account with immediate effect. In the absence of consent from the pensioner, how will you recover the same?

"Sweet Revolution" is related with.

The IDFC bank has acquired business of an NBFC and consequent to acquisition of business, the name of the bank has been changed. Which of the following is correct name as entered in Second Schedule to the Reserve Bank of India Act 1934.

Who among the following is CEO of UIDAI

UIDAI is a statutory authority formed under the aegis of

Which of the following is recognized by RBI as self-regulatory organisation and industry association for the microfinance industry?

In a tier 1 City, you can withdraw an amount upto ----- in cash through Point of Sale (POS) device at any merchant establishment designated by your bank.

Reserve Bank of India releases Financial Stability Report on

The provision coverage ratio of all Indian Scheduled Commercial Banks as on 31.03.2019 stands at

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