

CrackExam - 18 October 2026

Answer key and explanations

20 original MCQs | Four options | Zero negative marking.
Not an actual previous-year paper.

Research cutoff: 18 October 2026, 04:05 AM IST

1:B | 2:B | 3:B | 4:C | 5:A

6:C | 7:A | 8:B | 9:D | 10:B

11:A | 12:C | 13:A | 14:C | 15:C

16:B | 17:B | 18:B | 19:C | 20:B

1. B | Banking & Financial Industry News

The presentation reports standalone PAT of Rs 195 billion with EPS of Rs 12.7.

[Read original source](#)

2. B | Banking & Financial Industry News

GNPA was 1.11% overall and 0.87% excluding agriculture.

[Read original source](#)

3. B | Banking & Financial Industry News

HDFC reported capital adequacy 18.9% with CET1 17.1%; the other figures belong to other banks or ratios.

[Read original source](#)

4. C | Banking & Financial Industry News

The exchange-filed release reports PAT of Rs 148.43 billion, up 20.1% year on year.

[Read original source](#)

5. A | Banking & Financial Industry News

Net NPA was 0.30% at 30 September, down from 0.35% at 30 June; 1.20% is the gross NPA ratio.

[Read original source](#)

6. C | Banking & Financial Industry News

PCR was 75.0% (74.7% at 30 June); the other figures belong to Axis and Punjab & Sind Bank.

[Read original source](#)

7. A | Banking & Financial Industry News

Net profit was Rs 7,003 crore, up 38%; the other pairs cite other line items or banks.

[Read original source](#)

8. B | Banking & Financial Industry News

The release reports GNPA 1.16% and NNPA 0.35%.

[Read original source](#)

9. D | Banking & Financial Industry News

The release reports NIM at 3.36%; the 3.47% figure excludes FCNR (B) impact.

[Read original source](#)

10. B | Banking & Financial Industry News

Net profit was Rs 412 crore, up 39.66%; operating profit Rs 618 crore, NII Rs 1,162 crore.

[Read original source](#)

11. A | Banking & Financial Industry News

The bank reported GNPA 2.09% and NNPA 0.61%, with PCR (with TWO) 92.48%.

[Read original source](#)

12. C | Banking & Financial Industry News

The MD & CEO said advances guidance was raised to 13-14%; 11-12% is the raised deposit guidance.

[Read original source](#)

13. A | Economy & Financial Awareness

The ministry said most PSBs have either waived or reduced the charges; it did not announce a uniform or rate-linked charge.

[Read original source](#)

14. C | Economy & Financial Awareness

It was issued as a point-by-point rebuttal to political criticism; no new charge rule takes effect from it.

[Read original source](#)

15. C | Credit/NPA & Risk Management

The write-down of March 2020 covered AT-1 bonds of Rs 8,415 crore.

[Read original source](#)

16. B | Credit/NPA & Risk Management

Per the bank's disclosure, the SC upheld the 20 January 2023 Bombay HC judgment and dismissed the appeals of the Bank, RBI and Union of India.

[Read original source](#)

17. B | National, International & Appointments

The proposal is subject to RBI approval, and the acquisition itself awaits regulatory approvals; nothing is completed.

[Read original source](#)

18. B | National, International & Appointments

The analyst-call report cites completion as early as Q1 2027, subject to regulatory approvals.

[Read original source](#)

19. C | National, International & Appointments

The filing says the request is effective close of business hours on 31 December 2026; 26 October is when Jagdishan's term ends.

[Read original source](#)

20. B | National, International & Appointments

The report says the accepted request will be forwarded to the RBI for approval.

[Read original source](#)

Designed and prepared by CrackExam.co.in Team