

CrackExam - 18 October 2026

Practice test

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

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

Choose one best answer per question. One mark for each correct answer; no penalty. Keep the separate answer key closed until you finish. Online modes allow Mock answers after submission or Practice feedback after selection.

1. What was HDFC Bank's standalone profit after tax for Q2 FY2027, per its official presentation?

- A. Rs 148.43 billion
- B. Rs 195 billion
- C. Rs 7,003 crore
- D. Rs 412 crore

2. HDFC Bank's gross NPA ratio for Q2 FY2027, excluding agriculture, was:

- A. 1.11%
- B. 0.87%
- C. 1.16%
- D. 2.09%

3. Which capital figure did HDFC Bank report for Q2 FY2027?

- A. CET1 of 16.01%
- B. Total capital adequacy of 18.9%, of which CET1 17.1%
- C. Capital adequacy of 16.68%
- D. Provision coverage of 75%

4. ICICI Bank's Q2-2027 profit after tax grew by how much year on year?

- A. 38%
- B. 14.7%
- C. 20.1%
- D. 39.66%

5. ICICI Bank's net NPA ratio at 30 September 2026 was:

- A. 0.30%
- B. 1.20%
- C. 0.35%
- D. 0.61%

6. ICICI Bank's provision coverage ratio at 30 September 2026 stood at:

- A. 70%
- B. 92.48%
- C. 75.0%
- D. 74.7%

7. Axis Bank's Q2FY27 net profit and its year-on-year growth were:

- A. Rs 7,003 crore, up 38%
- B. Rs 7,719 crore, up 18%
- C. Rs 10,998 crore, up 11%
- D. Rs 15,371 crore, up 12%

8. As on 30 September 2026, Axis Bank's reported Gross and Net NPA were:

- A. 1.11% and 0.87%
- B. 1.16% and 0.35%
- C. 2.09% and 0.61%
- D. 1.20% and 0.30%

9. What was Axis Bank's net interest margin for Q2FY27?

- A. 2.77%
- B. 3.16%
- C. 3.47% excluding FCNR (B), and 3.36% reported
- D. 3.36%

10. Punjab & Sind Bank's Q2 net profit and year-on-year growth were:

- A. Rs 618 crore, up 22.38%
- B. Rs 412 crore, up 39.66%
- C. Rs 1,162 crore, up 22.32%
- D. Rs 246 crore, up 23.62%

11. Punjab & Sind Bank reported which asset-quality set for Q2 FY2027?

- A. GNPA 2.09%, NNPA 0.61%
- B. GNPA 1.16%, NNPA 0.35%
- C. GNPA 1.11%, NNPA 0.87%
- D. GNPA 1.58%, NNPA 0.75%

12. Indian Bank's raised FY27 advances-growth guidance, per the NDTV Profit interview, is:

- A. 9-11%
- B. 11-12%
- C. 13-14%
- D. 18%

13. Per the finance ministry's 16 October statement, what have most public sector banks done about minimum-balance non-maintenance charges on regular savings accounts?

- A. Waived or reduced them
- B. Doubled them
- C. Made them uniform across all banks
- D. Linked them to the repo rate

14. The finance ministry's 16 October minimum-balance statement is best described as:

- A. A new RBI regulation effective immediately
- B. A Cabinet ordinance on bank charges
- C. A policy rebuttal statement, not a new regulation
- D. A Supreme Court direction

15. The YES Bank AT-1 bonds at the centre of the Supreme Court judgment aggregated:

- A. Rs 3,500 crore
- B. Rs 52,878 crore
- C. Rs 8,415 crore
- D. Rs 23,000 crore

16. The Supreme Court judgment of 15 October 2026 did what?

- A. Ordered an immediate capital issuance by YES Bank
- B. Upheld the Bombay High Court judgment quashing the AT-1 write-down
- C. Imposed a penalty on bondholders
- D. Approved the merger of YES Bank

17. Per the Business Standard report, N S Kannan's proposed chairmanship of IDBI Bank is:

- A. Effective 1 December 2026
- B. Subject to RBI approval
- C. Already completed
- D. For a fixed 15-year term

18. The report says Fairfax expects to complete the IDBI Bank acquisition:

- A. In October 2026
- B. As early as the first quarter of 2027, subject to regulatory approvals
- C. After 15 years
- D. Only after selling CSB Bank

19. Kaizad Bharucha's requested exit from HDFC Bank is effective:

- A. 17 October 2026
- B. 26 October 2026
- C. 31 December 2026
- D. 1 April 2027

20. After the HDFC Bank board accepted the request, the next step is:

- A. Immediate effect without further steps
- B. Forwarding to the RBI for approval
- C. A shareholder referendum
- D. Appointment of a successor announced the same day

Designed and prepared by CrackExam.co.in Team