

CrackExam - 19 October 2026

Answer key and explanations

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

Research cutoff: 19 October 2026, 04:10 AM IST

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

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

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

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

1. B | Banking & Financial Industry News

Net profit was Rs 1,080 crore, up 65%; Rs 2,822 crore is the NII figure.

[Read original source](#)

2. A | Banking & Financial Industry News

The presentation reports GNPA 1.2% (down from 1.3% in June and 1.6% a year earlier) and NNPA 0.2%.

[Read original source](#)

3. B | Banking & Financial Industry News

NII grew 22.7% to Rs 2,822 crore; 65% is the net-profit growth.

[Read original source](#)

4. B | Banking & Financial Industry News

Operating profit was Rs 1,678 crore and RoA 0.9%; 8.2% is return on equity.

[Read original source](#)

5. B | Banking & Financial Industry News

PAT was Rs 2,205 crore, up about 4% QoQ; the YoY base carried a Rs 1,699 crore one-off NSDL gain.

[Read original source](#)

6. B | Banking & Financial Industry News

The presentation states that excluding the one-off, profit grew about 14% year on year; the headline YoY decline reflects the high base.

[Read original source](#)

7. A | Banking & Financial Industry News

IDBI reported PCR of 99.24% and NNPA of 0.17%.

[Read original source](#)

8. B | Banking & Financial Industry News

Net profit was Rs 1,469 crore, up 21.10% YoY (Q2 FY2026: Rs 1,324 crore); Rs 1,213 crore is the June-quarter figure.

[Read original source](#)

9. A | Banking & Financial Industry News

NII was Rs 4,146 crore, up 26.29% YoY; Rs 4,228 crore belongs to IDBI and Rs 2,822 crore to YES Bank.

[Read original source](#)

10. C | Banking & Financial Industry News

The bank reported GNPA 2.39% and NNPA 0.31%.

[Read original source](#)

11. A | Banking & Financial Industry News

He guided an addition of up to 2 percentage points; it is an expectation, not an achieved figure.

[Read original source](#)

12. B | Banking & Financial Industry News

The interview says the deployment repaid high-cost bulk deposits and CDs to improve net interest margins.

[Read original source](#)

13. B | Economy & Financial Awareness

The report describes proposed caps; banks are preparing feedback. No final rule has been reported.

[Read original source](#)

14. A | Economy & Financial Awareness

RBL Bank's estimate is a 50-60% decline; the Rs 200 crore figure is Canara Bank's estimated impact and 3% is IIFL's PAT share estimate.

[Read original source](#)

15. B | Credit/NPA & Risk Management

The presentation's pro forma table shows a loss of Rs 5,217 crore for Q2; Rs 8,415 crore is the AT-1 write-down amount and Rs 4,146 crore the reported half-year pro forma loss.

[Read original source](#)

16. B | Credit/NPA & Risk Management

Pro forma CET-1 is 11.4% against 13.7% as reported.

[Read original source](#)

17. C | Credit/NPA & Risk Management

The presentation states no impact has been recognised pending completion of the assessment and determination of accounting treatment.

[Read original source](#)

18. B | National, International & Appointments

The MCA designated him IL&FS CMD for two years, per the ET BFSI roundup.

[Read original source](#)

19. B | National, International & Appointments

The roundup reports a three-year term after RBI approval; he took charge as Additional ED on 12 October.

[Read original source](#)

20. A | National, International & Appointments

Barclays India appointed her MD & Head of Legal, per the roundup.

[Read original source](#)

Designed and prepared by CrackExam.co.in Team