

CrackExam - 19 October 2026

Practice test

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

Research cutoff: 19 October 2026, 04:10 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. YES Bank's Q2 FY2027 net profit, per its exchange filing, was:

- A. Rs 2,205 crore
- B. Rs 1,080 crore
- C. Rs 1,469 crore
- D. Rs 2,822 crore

2. YES Bank's Q2 FY2027 gross and net NPA ratios were:

- A. 1.2% and 0.2%
- B. 2.12% and 0.17%
- C. 2.39% and 0.31%
- D. 1.6% and 0.5%

3. YES Bank's Q2 FY2027 net interest income grew by:

- A. 29%
- B. 22.7%
- C. 26.29%
- D. 65%

4. YES Bank's Q2 FY2027 operating profit and return on assets were:

- A. Rs 2,893 crore and 1.83%
- B. Rs 1,678 crore and 0.9%
- C. Rs 2,268 crore and 0.9%
- D. Rs 1,080 crore and 8.2%

5. IDBI Bank's Q2 FY2027 net profit and quarter-on-quarter growth were:

- A. Rs 1,469 crore, up 10.95%
- B. Rs 2,205 crore, up about 4%
- C. Rs 1,080 crore, up 65%
- D. Rs 2,893 crore, up 29%

6. Excluding the one-off NSDL-related gain in the year-ago quarter, IDBI Bank's profit grew about:

- A. 4%
- B. 14%
- C. 29%
- D. 65%

7. IDBI Bank's provision coverage ratio and net NPA ratio for Q2 FY2027 were:

- A. 99.24% and 0.17%
- B. 92.48% and 0.61%
- C. 75.0% and 0.30%
- D. 70% and 0.35%

8. Central Bank of India's Q2 FY2027 net profit and year-on-year growth were:

- A. Rs 1,324 crore, up 21.10%
- B. Rs 1,469 crore, up 21.10%
- C. Rs 1,213 crore, up 10.95%
- D. Rs 2,268 crore, up 26.29%

9. Central Bank of India's Q2 FY2027 net interest income was:

- A. Rs 4,146 crore, up 26.29% YoY
- B. Rs 4,228 crore, up 29% YoY
- C. Rs 2,822 crore, up 22.7% YoY
- D. Rs 2,268 crore, up 5.93% QoQ

10. Central Bank of India's gross and net NPA ratios for Q2 FY2027 were:

- A. 1.2% and 0.2%
- B. 2.12% and 0.17%
- C. 2.39% and 0.31%
- D. 2.09% and 0.61%

11. Per the BusinessLine interview, PNB's MD & CEO expects festive demand to add to the ongoing quarter's credit growth by:

- A. Up to 2 percentage points
- B. Exactly 2%
- C. Up to 14%
- D. About 0.22%

12. PNB deployed its entire FCNR(B) deposit base to:

- A. Lend to festive-season borrowers
- B. Pay down high-cost bulk deposits and certificates of deposit
- C. Raise its provision coverage
- D. Buy back shares

13. IRDAI's insurance commission caps cited in the Business Standard report are:

- A. Final rules effective 1 December 2026
- B. At the proposal stage
- C. A Supreme Court direction
- D. Already withdrawn

14. Per the report, RBL Bank estimates its bancassurance income could decline by:

- A. 50-60%
- B. 10%
- C. 3%
- D. Up to Rs 200 crore

15. YES Bank's indicative pro forma Q2 FY2027 figure, assuming the AT-1 judgment impact as at 30 September 2026, is a loss of:

- A. Rs 8,415 crore
- B. Rs 5,217 crore
- C. Rs 2,151 crore
- D. Rs 4,146 crore

16. On the pro forma basis disclosed, YES Bank's CET-1 ratio would be:

- A. 13.7%
- B. 11.4%
- C. 16.01%
- D. 27.10%

17. How much of the AT-1 judgment impact has YES Bank recognised in its reported Q2 FY2027 results?

- A. The full Rs 8,415 crore
- B. Half the estimated impact
- C. None, pending assessment and accounting treatment
- D. Only the provisioning portion

18. Nagaraju Maddirala has been designated Chairman and Managing Director of:

- A. Federal Bank
- B. IL&FS
- C. Barclays India
- D. IDBI Bank

19. Virat Sunil Diwanji's elevation as Federal Bank Executive Director is for a term of:

- A. Two years
- B. Three years
- C. Five years
- D. Until RBI approval

20. Sonali Sharma's reported appointment at Barclays India is as:

- A. Managing Director and Head of Legal
- B. Chief Executive Officer
- C. Executive Director
- D. Chairman

Designed and prepared by CrackExam.co.in Team