

CrackExam - 24 October 2026

Practice test

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

Research cutoff: 24 October 2026, 04:12 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 is the notified amount of the RBI's 4-day VRR auction scheduled for 26 October 2026?

- A. Rs 1,50,000 crore
- B. Rs 50,000 crore
- C. Rs 75,000 crore
- D. Rs 1,00,000 crore

2. How much did banks bid in the 3-day VRR auction of 23 October 2026?

- A. Rs 50,003 crore
- B. Rs 1,62,354 crore
- C. Rs 93,241 crore
- D. Rs 1,06,949 crore

3. At what cut-off rate was the 3-day VRR of 23 October 2026 allotted?

- A. 5.54%
- B. 5.58%
- C. 5.60%
- D. 5.75%

4. What was the net liquidity position including outstanding operations, as on 22 October 2026, per the RBI's Money Market Operations release?

- A. Surplus of Rs 541.95 crore
- B. Deficit of Rs 31,254.95 crore
- C. Surplus of Rs 76,735 crore
- D. Deficit of Rs 1,07,990 crore

5. From which date do the RBI's final Leverage Ratio 2017 Standard directions take effect?

- A. 1 January 2027
- B. 1 October 2026
- C. 1 April 2026
- D. 1 April 2027

6. What is the minimum leverage ratio for Domestic Systemically Important Banks under the final framework?

- A. 3%
- B. 3.5%
- C. 4%
- D. 5%

7. SA-CCR becomes mandatory in the leverage ratio exposure measure for banks with gross notional derivatives outstanding of at least:

- A. Rs 10,000 crore
- B. Rs 25,000 crore
- C. Rs 50,000 crore
- D. Rs 1 lakh crore

8. Under the amended directions, from when does the new Standardised Approach for operational-risk capital apply?

- A. 1 April 2027
- B. 1 October 2026
- C. 1 January 2026
- D. 1 April 2026

9. The operational-risk capital framework amended on 23 October 2026 does NOT apply to:

- A. Public sector banks
- B. Private sector banks
- C. Foreign banks' Indian branches
- D. Small Finance Banks, Payments Banks and RRBs

10. SEBI's relaxation on call records for research analysts dealing with institutional clients takes effect from:

- A. 23 October 2026
- B. 1 January 2027
- C. 8 November 2026
- D. 1 April 2027

11. In place of call recordings for institutional-client interactions, alternative records must be maintained for:

- A. Three years
- B. Eight years
- C. Ten years
- D. Five years

12. According to the RBI Governor at the NDTV World Summit 2026, NBFCs in which layer must list on stock exchanges?

- A. Base Layer
- B. Middle Layer
- C. Upper Layer
- D. Top Layer

13. Which entities did the RBI Governor say must register with the RBI if they access public funds directly or indirectly?

- A. Core Investment Companies
- B. Housing Finance Companies
- C. Payment Aggregators
- D. Account Aggregators

14. IndusInd Bank's net profit in Q2 FY27 (September 2026 quarter) was:

- A. Rs 437 crore
- B. Rs 701 crore
- C. Rs 1,242 crore
- D. Rs 4,569 crore

15. IndusInd Bank's gross NPA ratio in the September 2026 quarter improved to:

- A. 1.04%
- B. 3.23%
- C. 3.60%
- D. 2.73%

16. SBI Funds Management's September-quarter net profit was:

- A. Rs 701 crore
- B. Rs 746 crore
- C. Rs 1,193 crore
- D. Rs 1,242 crore

17. SBI Funds Management's average AUM in the September 2026 quarter was approximately:

- A. Rs 6.22 lakh crore
- B. Rs 10.02 lakh crore
- C. Rs 13.14 lakh crore
- D. Rs 3,900 crore

18. Bank of India's MoU to build a quantum ecosystem for financial innovation was signed with:

- A. NPCI
- B. C-DAC
- C. IIT Bombay
- D. ISRO

19. The FSDC meeting held on 23 October 2026 was its:

- A. 25th meeting
- B. 28th meeting
- C. 32nd meeting
- D. 30th meeting

20. The FSDC pushed for faster refunds of unclaimed assets under which campaign?

- A. Your Money, Your Right
- B. Jan Dhan Darshak
- C. Stand Up India
- D. PM Vishwakarma

21. Per the October 2026 RBI Bulletin, the WALR on fresh rupee loans fell by how much between February 2025 and March 2026 against a 125 bps repo cut?

- A. 125 bps
- B. 93 bps
- C. 80 bps
- D. 13 bps

22. In the RBI Bulletin's transmission analysis, the interest-rate effect contributed how much of the 93 bps fall in fresh lending rates?

- A. 13 bps
- B. 50 bps
- C. 80 bps
- D. 93 bps

23. In the Delhi Police mule-account case, the suspected accounts received about how much money linked to 99 cyber fraud complaints?

- A. Rs 7.36 crore
- B. Rs 37 crore
- C. Rs 99 crore
- D. Rs 17 crore

24. Priyanka Sinha was appointed to the IndusInd Bank board as:

- A. Managing Director
- B. Additional Director (Non-Executive Independent)
- C. Executive Director
- D. Nominee Director of RBI

25. Per market reports of 23 October 2026, the US Federal Reserve and the ECB are expected at their meetings next week to:

- A. Cut rates by 25 bps
- B. Hold rates
- C. Raise rates by 25 bps
- D. Announce quantitative tightening

Designed and prepared by CrackExam.co.in Team

