

UNIVERSITY OF CALICUT



B.A. Additional Paper

BANKING

(For Private and SDE Candidates)

QUESTION BANK



UNIVERSITY OF CALICUT

BANKING

1. The main functions of commercial banks are
(borrowing of money, credit creation, advancing loans and making investments, all of these)
2. Which bank is known as 'banker's bank':
(Punjab national bank, Reserve bank of India, Indian bank, State bank of India)
3. Which is the central bank of India?
(Reserve bank of India, Syndicate bank, Commercial bank, Co-operative bank)
4. Money market is amarket.
(short-term, long- term, medium-term, none of these)
5. Capital market is a market.
(short-term, long- term, medium-term, none of these)
6. RBI stands for:
(risk bank of India, reserve bank of India, reserve board of institution, none of these)
7. RBI started in which year
(1969, 1949,1935, 1980)
8. RBI was nationalized in which year?
(1980,1949,1956,1991)
9. RBI head office situated
- (Delhi, Kolkata, Chennai, Mumbai)
10. NABARD stands for:
(National Board of Agriculture and Rural Development, National Bank for Agriculture and Rural Development, National Bureau for Agriculture and Rural Development, none of these)
11. NABARD came in to existence in:
(1980, 1986,1976, 1982)
12. 14 commercial banks were nationalized in:
(1954,1969,1980,1991)
13. Apart from 14 nationalized banks, 6 more banks were nationalized in
(1986, 1964, 1969,1980)
14. 'bank' term originated in which Latin word:
(banker, banco, banque, none of these)
15. bank is one which conducts all of its business in one location:
(branch banking, unit banking, group banking, none of these)
16. Important characteristic of unit banking:

- (limited resources, effective supervision and control, distribution of risk, none of these)
17. refers to a system whereby a single entity operates more than one branch.
(unit banking, group banking, branch banking, none of these)
 18. A basic feature of branch banking system is:
(various operations are controlled by a head office, various operations are controlled by branches, various operations are controlled by outside, none of these)
 19. is the rate at which the central bank discounts first class bills to the commercial banks.
(open market operations, bank rate, market rate, current rate)
 20. as a 'banking system' in which a single bank has either a complete or as residuary monopoly of note issue.
(Commercial bank, Co-operative bank, Central bank, Regional rural bank)
 21. bank rate policy controls credit
(directly, indirectly, constant, none of these)
 22. open market operations controls credit
(directly, indirectly, constant, none of these)
 23. bank rate policy affects
(short-term rate, medium term rate, long-term rate, none of these)
 24. open market operations affects
(short-term rate, medium term rate, long-term rate, none of these)
 25. Bank rate policy is a credit control measure.
(qualitative, selective, quantitative, none of these)
 26. Open market operations is a credit control measure.
(qualitative, selective, quantitative, none of these)
 27. Moral suasion is a credit control measure.
(general, qualitative, quantitative, none of these)
 28. cash reserve ratio Influence on banks.
(directly, indirectly, constant, none of these)
 29. The present Reserve bank governor :
(Y.V.Reddy, Pranab Mukherjee, Bimal Jalan, D. Subbarao)
 30. One rupee note issued by which authority?
(Reserve bank of India , Finance department, Commerce department, Commercial department)
 31. Which person sign would seen in Rs.100 note?
(Reserve bank governor, Finance secretary, Finance minister, None of these)
 32. The rate at which one currency is converted into another currency is known as.....
(exchange rate, imports, exports, none of these)
 33. The common currency used in India is:
(Pound, US dollar, Euro, Rupee)
 34. The common currency used in Pakistan is:
(Pound, US dollar, Riyal, Rupee)

35. The common currency used in America:
(Pound, US dollar, Euro, Rupee)
36. The common currency used in European countries:
(Pound, US dollar, Euro, Rupee)
37. provide all the medium term and long term loans made for agricultural purposes.
(NABARD,IFCI, IDBI, one of these)
38. bank credit is a liability of the
(banking system, borrowing public, borrowing government, borrowing public as well as borrowing government)
39. which of the following is not an example of a credit instrument
(bond, share, draft, bank draft)
40. Money is
(a liability, a claim, somebody's claim and somebody else's liability, none of the above)
41. What responsibilities have bank to their share holders?
(to create money, to make profits, to look after their deposits, to maintain liquidity)
42. the reserve ratio is usually determined by
(the commercial banks, the free play of market forces, the monetary authority, all the three together)
43. the least profitable asset that the commercial bank possess is
(loans and advances, money at all, bills discounted, cash in hand)
44. Where is the head quarter of ADB
(Geneva, Manila,Doha, Hongkong)
45. who is the chairman of 13th finance commission
(Khusru, Manmohan singh, Kelkar, none of these)
46. RBI was established in 1935 with a share capital of.....
(Rs.2 crore, Rs.5 crore, Rs.10 crore, none of these)
47. RBI was nationalized in which year:
(1935, 1969,1949, 1991)
48. Governor of RBI was appointed by
(state government, finance authorities, central government, none of these)
49. The rate at which banks lend to their favorite customers:
(prime lending rate, bank rate, cash reserve ratio, none of these)
50. commercial banks registered in the second schedule of the RBI act 1934. that bank is known as:
(non-scheduled commercial bank, private bank, scheduled commercial bank, none of these)
51. commercial banks not registered in the second schedule of the RBI act 1934. that bank is known as:(non-scheduled commercial bank, private bank, scheduled commercial bank, none of these)
52. Example of new generation bank:
(Syndicate bank, Canara bank, ICICI bank, Dena bank)
53. the stock exchange deals in :

- (existing machines and equipments, sale of inventories, existing securities, new securities)
54. which of the following is not a component of bank deposits?
(current account deposits, fixed deposits, savings account deposits, safe deposits)
55. the most active and sensitive part of the organized money market is the
(call money market, commercial bill market, treasury bill market, guilt-edged market)
56. notes are issued by
(RBI, state government, central government, local government)
57. coins are issued by
(RBI, central government, local government, state government)
58. hundred rupee notes has the signature of
(RBI governer,finance secretary, prime minister, none of these)
59. American central bank is
(central American bank, federal reserve bank,NSE,bank of America)
60. cash which has to be deposited with bank is called
(statutory liquidity ratio, credit ratio, cash reserve ratio, investment ratio)
61. banks are regulated by
(reserve bank of India, securities exchange board of India, state bank, none of these)
62. banks which are entered in the schedule of reserve bank of India are called
(scheduled banks, nationalized banks, foreign banks, government banks)
63. rate at which reserve bank of India gives loans to commercial banks is called
(credit rate, loan rate,, bank rate, discount rate)
64. which bank was called imperial bank?
(state bank of India , Punjab national bank, bank of India, syndicate bank)
65. long term loans is given by
(bank of India, state bank of India,IDBI, Indian bank)
66. permission to set up a new bank is given by
(SEBI, RBI,BFIR,IDBI)
67. if deposit increases, then bank credit
(increases, decreases, remains constant, none of the above)
68. credit policy is formulated by
(RBI, SEBI,ICICI,finance ministry)
69. cash reserve ratio is determined by
(market forces, RBI,public, business)
70. Ratio of currency and deposit is decided by
(business, market forces, RBI, public)
71. Bank rate is decided by
(state bank, RBI,public, market forces)
72. The most volatile part of the organized money market is the
(guilt edged market, commercial bill market,callmoney market, bonds market)

73. Who is in charge of custodian of foreign exchange
(finance ministry, state bank of India, reserve bank of India, none of the above)
74. Cash reserve with central bank is called
(statutory liquidity ratio, cash reserve ratio, equity ratio, debt ratio)
75. Major commercial banks of India were nationalized in
(1969,1970, 1971, 1972)
76. Commercial banks give
(long term loans, short term loans, both a&b, none of the above)
77. increase in bank credit leads to
(cost push inflation, demand inflation, structural inflation, none of the above)
78. refers to a market where securities are traded after being initially offered to the public in the primary market and/or listed on the Stock Exchange.: (primary market, secondary market, money market, none of these)
79.market comprises of equity markets and the debt markets. (primary, secondary ,money, none of these)
80. banks earn interest on
(deposits, loans, demand draft, bill of exchange)
81. ATM facility provides
(loans, liquidity, investment, both a & b)
82. ATM indicates
(automatic teller machine, automatic terminal machine, automatic telecast machine, none of the above)
83. RBI governor is appointed by
(finance ministry, state government, central government, none of the above)
84. banks
(deal in money, deal in shares and assets, not only deal in money but also create money deal in money but do not create it)
85. money is created when
(a bank loans out money, a bank accepts deposits, a cheque is issued by against a deposit, a depositor with draws cash from the bank)
86. bank credit is the liability of the
(banking system, borrowing government, borrowing public, borrowing public as well as borrowing government)
87. The central bank of the country
(can not influence deposit creation, can influence deposit creation only now and then, none of the above)
88. regional rural bank was established in
(1975, 1976,1977, 1978)
89. an apex of the three tier co-operative structure
(central co-operative bank, state co-operative bank, primary credit societies, none of the above)
90. BIFR stands for

bank of industrial finance, board of industrial finance, board of industrial finance and reconstruction, none of the above)

91. The function of an indigenous bankers is
(to lend funds to public, to accept funds from public, both, none of the above)
92. Smart card is a standard
(credit card, like an ATM, both of them, none)
93. Coins, currency notes, deposits are
(fiduciary money, credit money, fiat money, both a&b)
94. finance made available by one party to another is
(credit, deposit, security, bond)
95. the most important function of a commercial bank is
(accepting of deposits, credit creation, making investment, providing lockers)
96. the main objective of commercial bank is
(to help the weaker section of the society, to ensure rational use of bank credit, to earn profits, none of the above)
97. which of the following factors make the credit creation possible
(creation of loan, primary deposits, cheque system, all of the above)
98. which of the following limits the power of credit creation by commercial banks
(fiscal policy, monetary policy, business pessimism, none of the above)
99. deposits when arise from granting loans are called
(created deposits, primary deposits, derivative deposits, loan-induced deposits)
100. when a bank decides to make a loan it specifically examines its
(total reserves, required reserves, deposits, excess reserves)
101. apart from 14 nationalized banks, 6 more banks were nationalized in
(1978, 1980, 1982, 1987)
102. New bank of India merged with Punjab national bank in
(1988, 1990, 1993, 1996)
103. banking sector reforms announced in India in
(1990, 1992, 1995, 1998)
104. commercial banking in India began in
(1970, 1790, 1969, 1949)
105. the imperial bank of India was nationalized and renamed as state bank of India in
(1950, 1955, 1965, 1945)
107. long - term agricultural credit is provided by
(state co-operative bank, central co-operative bank, land development bank, none of these)
106. at present, the apex institution with regard to rural credit is
(reserve bank of India, agricultural refinance and development corporation, national bank for agriculture and rural development, none of these)
107. (reserve bank of India, agricultural refinance and development corporation, national bank for agriculture and rural development, none of these)
108. at present the total number of RRBs operating in India is
(190, 196, 200, 206)

- 109.the banks whose names have been included in the second schedule to the RBI act, are termed as
(scheduled banks, non scheduled banks, co-operative banks, none of these)
- 110.exchange banks are specialized in
(promoting foreign investment, foreign aid, financing foreign trade, financing domestic trade)
- 111.which of the following in India is an exchange bank
(ICICI bank , EXIM bank , UCO bank, chartered bank)
- 112.life insurance corporation of India was established in
(1956, 1965, 1955, 1975)
- 113.ICICI stands for
(industrial credit and investment corporation of India, industrial control and investment corporation of India, income credit and investment corporation of India, none of these)
- 114.financial markets in essence are
(money markets, capital markets, credit markets, liquidity oriented markets)
- 115.money market deals in
(money, short term funds, credit, bonds)
- 116.the market for very short period loan is called
(money market, collateral loan market, call money market, bill market)
- 117.capital market provides
(short term loans, long term loans, finance, none of the above)
- 118.capital market deals in
(bills of exchange, treasury bills, money proper, shares and debentures)
- 119.term loan mean
(short term loans, long term loans, very short term loans, none of these)
- 120.the apex agency in Indian money market is
(RBI, SBI, NBF,DFHI)
- 121.DFHI stands for
(discount and finance house of India, developed finance house of India, district finance house of India, none of these)
- 122.certificates of deposits was introduced in
(1979, 1989, 1991, 1994)
- 123.SIDBI stands for
(small industries development bank of India, single industries development bank of India, state industries development bank of India, none of these)
- 124.the central banking function in India are performed by
(central bank, state bank of India, reserve bank of India, none of these)
- 125.head quarters of RBI
(Mumbai, Delhi, manila, new York)
126. Who is the first governor of RBI?
(Osbourne arkall smith, r f khan, khusru, none of these)
- 127.who is the first Indian governor of RBI ?
(Aluvaliya, Deshmukh,Swaminathan, none of these)

128. present governor of RBI
(Y.V Reddy, bimal jalan, rangarajan, none of these)
129. which is the largest public sector banking in India ?
(SBI, SBT, IDBI, ICICI)
130. the industrial development bank was established in
(1964, 1954, 1944, 1974)
131. which is the largest private sector banking in India
(ICICI, co- operative banks, SBI, IDBI)
132. when was savings banking system introduced in India?
(1830, 1885, 1910, 1935)
133. central co-operative bank operates at
(district level, central level, state level, none of these)
134. primary agricultural credit societies operate at
(village level, district level, state level, none of these)
135. which state in India sold lottery tickets for the first time ?
(Kerala, Manipur, Assam, tamilnadu)
136. who is the chairman of the committee on banking sector reforms ?
(Narasimham, amrita patel, naoroji, none of these)
137. paper currency in India was first introduced in
(1883, 1783, 1983, 1863)
138. Decimal system of coinage was introduced in
(1947, 1957, 1967, 1987)
139. when was the first mutual fund in India established?
(1974, 1964, 1965, 1946)
140. which is the first mutual fund in India?
(UTI, SEBI, ICICI, none of these)
141. NABARD is a
(board, bank, bureau, department)
142. fixed liabilities are usually
(short terms, bank drafts, long term loans, hard to move about)
143. debit card serves the purpose of carrying
(cash, cheque book, both (a)&(b), none of these)
144. who was the finance minister when 14 banks were nationalized on 19th july, 1969;
(mrs. Indiragandhi, morarji desai, c. subramaniam, pranab mukherjee)
145. Number of nationalised banks in india are;
(14, 19, 25, 28)
146. what is the minimum period of retention of Books, Accounts, and documents as per the Banking Laws(amendment) act 1983:
(5 years, 8 years, 10 years, 15 years)
147. what is the maximum amount for which a banker's cheque can be issued:

- (Rs. 1,00,000, Rs.one crore, Rs. 5 crore, no limit)
- 148.what is the maximum number of operations that can be allowed to a customer in safe deposit locker on a single day
(one, two, three, no limit)
- 149.which agency exclusively concerned with the credit needs of all types of agricultural and rural development
(state bank of India, industrial development bank of India, reserve bank of India, NABARD)
- 150.“ways and means” advances are provided by reserve bank of India only to
(central government, state government, both central and state governments, none of the above)
- 151.deferred payment guarantee issued by the bank is
(contingent liability, demand liability, deferred liability, current liability)
- 152.gross working capital represents total
(fixed assets, term liabilities, current assets, current liabilities)
- 153.by “working capital”, we mean
(own capital of the proprietor, borrowed capital, all assets minus all liabilities, current assets minus current liabilities)
- 154.a cheque can be paid in cash even after business hours when it is prepared by
(a person known to bank officials, any person, the drawer, the payee)
- 155.a private sector bank should have a minimum paid-up capital of
(Rs.100 crore, Rs. 200 crore, Rs. 300 crore, Rs. 500 crore)
- 156.a reduction of cash reserve ratio will result in
(increase in lendable resources of banks, will not impact the level of bank credit, increase in bank credit, decrease in bank credit)
- 157.bank guarantee is a
(demand liability, contingent liability, term liability, none of these)
- 158.banker’s right of set off can be immediately exercised in case of
(insolvency of the borrower, lunacy of the borrower, death of the borrower, all of the above)
- 159.body to prescribe minimum services levels for banks is
(RBI, SEBI, BSRB, BCSBI,)
- 160.consumer protection act, 1986 does not cover
(failure to open accounts, failure to issue drafts, sanction of loans,ATMs)
- 161.difference between buying and selling rates of a currency is known as
(forward rate, spot rate, bid-ask rate, none of these)
- 162.government securities are issue for a maximum period of
(10 years,15 years,25 years, 30 years)
- 163.if a bank wants to introduce a new deposit scheme, the same is now approved by
(RBI, IBA, respective bank’s board, both a&b)
- 164.job of providing various services relating to capital market is called
(merchant banking, narrow banking, retail banking, none of these)
- 165.the main watch dog of international trade is
(IMF,GATT,IFC,world bank)

166. which foreign currency is being used by the reserve bank of India as the intervention currency
(Yen, Dinar, Pound sterling, U.S Dollar)
167. which one of the following has largest net work, accounts and annual deposits
(IDBI, ICICI, IOB, Post office saving bank)
168. which of the following institutions extends maximum term loan to states
(NABARD, IDBI, LIC, IFCI)
169. SIDBI is a subsidiary of
(IFCI, IDBI, ICICI, State bank of India)
170. which of the following is the largest corporate debtor to the world bank
(ONGC, IDBI, ICICI, NTPC)
171. interest rate policy is a component of
(fiscal policy, monetary policy, fiscal policy, direct control)
172. the highest number of RRBs sponsored by
(bank of Baroda, central bank of India, Punjab national bank, state bank of India group)
173. a bank is under an obligation to return the paid cheque only to
(the payee, the endorsee, the drawer any of these)
174. commercial banks are unique among financial institutions in that they
(advance loans to business, provide insurance to depositors, create demand deposits, hold saving deposits)
175. financial year in banks is a period from
(January to December, may to June, april to march, January to april)
176. which of the following is the largest foreign bank in India
(standard chartered bank , CITI bank, HSBC, barclays bank)
177. financial inclusion denotes
(mobilizing deposits from rural areas, providing loan facilities to rural people, extending hassle-free savings and loan facilities and other banking services at an affordable cost to the under-privileged and un-banked population, all of the above)
178. 'noting' and 'protest' are applicable to
(draft, bill of exchange, cheque, promissory note)
179. repo rate refers to the rate at which
(RBI borrows short term money from the market, banks keep the money with RBI, bills are discounted by RBI, forex is purchased by RBI)
180. a cheque dated 12.01.2011 can not be paid before:
(12.01.2011, 17.02.2011, none of these, such cheque can not be paid)
181. a cheque favouring "lord Krishna" or bearer is considered as
(order cheque, crossed cheque, bearer cheque, not properly drawn)
182. no license from RBI is required for
(opening a new bank branch in India, opening a new bank branch outside India, shifting an existing branch outside city, village or town, shifting an existing branch within the same city, village or town.)
183. which of the following apex body and regulator has asked banks to swap customer-related information so that the frauds and defaults may be prevented in future

(Bombay stock exchange, Indian bank's association, securities an exchange board of India, reserve bank of India)

184.smart money is a term used for

(internet banking, cash with bank, credit card, cash with public)

185.SEBI is a

(statutory body, advisory body, constitutional body, non-statutory body)

186.NABARD was established on the recommendation of the

(public accounts committee, Shiva Raman committee, Narasimham committee all of the above)

187.who has been awarded 'the banker of the year' award

(A.K Purwar, K.N Prithviraj,S.C Gupta,B.D Narang)

188. which public sector bank had entered its centenary year in 2005

(union bank of India, corporation bank of India, state bank of India, syndicate bank of India)

189.the credit –deposit (CD0 ratio of ---- is the highest in the banking sector

(foreign banks, public sector banks, regional rural bank, private sector banks)

190.all public sector bank have to earmark----- of their net bank credit to women

(2 percent, 4 percent, 3 percent, 5 percent)

191.What is the maximum number of partners in a firm engaged in non banking business

(5, 20, 10, 25)

192.bank guarantee is a

(current liability, contingent liability, deferred liability, none of these)

193. Kisan credit card scheme was formulated in the year

(1996, 1998,1997,1999)

194.a bank may prefer to invest in corporate bonds because

(bond is more liquid asset, bond has an easy exit, bond can be sold at discount, all of the above)

195.which of the following is not credit substitute

(commercial paper, corporate bond, mortgage loan, certificate of deposit)

196.what is securitization

(a process which converts conventional credit into tradable treasury assets, credit receivable of the bank can be converted in to bonds, these certificates can be traded in the market, all of the above)

197. the advantages of securitization for a bank is

(it provides liquidity to the issuing bank, the bank capital does not get blocked, securitization proceeds can be used for fresh lending,

all of the above)

198. The government has allowed issue of long-term bonds for insurance companies and Others up to

(10 years,15 years,25 years,30 years)

199.first share market in India was established in

(Delhi, Kolkata, Mumbai, Chennai)

200."account payee" crossing is a

(restricted crossing, general crossing, special crossing, none of these)

201. “sub- prime crisis” relates to
(loans sanctioned to people who are not credit worthy, education loans to be written off in our country, loans to weaker sections of the society, primary market issue)
202. a demand promissory note can be made by
(one person, two persons, three persons, any number of persons)
203. as per RBI guidelines, banks need to provide export finance to the extent of (10 percent of net bank credit, 12 percent of net bank credit, 18 percent of net bank credit, no stipulation)
204. Axis bank was earlier known as
(GT Bank, UTI Bank, American express, U CO Bank)
205. bank selling government securities to another bank with an agreement to buy the same at an agreed price in a specified future date is
(treasury bills exchange transactions, reverse repo transactions, none of these)
206. commercial bank of Russia, is a joint venture of SBI with
(bank of Baroda, canara bank, HDFC bank, ICICI Bank)
207. export-import policy is renamed as
(India’s EXIM policy, foreign trade policy, trade control policy, not renamed)
208. job of providing various services relating to Capital market is called
(merchant banking, retail banking, narrow banking, none of these)
209. funds which flow in to a country to take advantage of favorable rates of interest In that country is called, ,
(cold money, hot money white money, black money)
210. the minimum income criteria for opening “no frills” account is
(Rs. 2,500 per annum, Rs 7,500 per annum, Rs.5,000 per annum, Rs.10,000 per annum)
211. when a lender creates a charge over immovable property to secure a loan, such a charge is
(hypothecation, pledge, mortgage, lien)
212. which of the following is not a part of India’s money market
(bill markets, mutual funds, call money market, Indian gold council)
213. which private bank has been ushering in to video banking
(yes bank, development credit bank, federal bank, lord Krishna bank)
214. who is the chairman of the SEBI
(Mr. T.S Vijayan, Mr. C.B Bhavé, Mr. V.P Shetty, Mr. SK Garg)
215. writing on a currency note, as per RBI’s clean note policy
(a crime, a punishable offence, an offence, none of these)
216. the capital of a regional rural bank is subscribed by
(the central government, the reserve bank of India, the sponsoring bank, the central government, the state government, the sponsoring government)
217. in the matter of bank deposits the legal position of the bank is
(that of a trustee of the deposits, that of debtor of the depositors, that of an agent of the depositors, that of a co-owner of deposits with the depositors)
218. of the total bank deposits which sector accounted for the highest deposits
(rural, urban, semi-urban, metropolitan)

219. the deposit-taking activities of non-banking non financial companies are governed by the companies (acceptance of deposits) rules, 1975 issued by
(reserve bank of India, ministry of finance department of economic affairs, company law board, central board of direct taxes)
220. the acceptance of deposits by non-banking financial companies is governed by direction issued by
(reserve bank of India, ministry of finance department of economic affairs, company law board, central board of direct taxes)
221. bank's advances to small-scale industrial units up to --- are treated as advances to weaker sections of small scale industries
(Rs. 10,000, Rs 50,000, Rs. 25,000, Rs. 1,00,000)
222. which agency sponsors loan applications to banks under IRDP
(lead bank of the concerned district, the block development officer, district rural development agency, loan applications are received directly by the bank concerned)
223. maximum period of repayment of agricultural advances
(10 years, 20 years, 15 years, 25 years)
224. which of the following is an affiliate of the international bank of reconstruction and development (world bank)
(UNICEF, IDA, UNDP, IMF)
225. interest on units, pledged to the banks, should be collected by
(the borrower and retained by him, the borrower and to be deposited in overdraft account, the bank and to be deposited in overdraft account, none of the above)
226. what is the maximum permissible amount per loan account against public sector bonds
(Rs. 1 lakh, Rs. 5 lakhs, Rs. 2 lakhs, Rs 10 lakhs)
227. advance against units can be sanctioned to
(unit holder only, nominee, any third party, dependents of unit holder)
228. banks are to maintain statutory liquidity ratio under section ----- of the banking regulation act, 1949
(10, 24, 14, 26)
229. the Asian development bank has --- members
(30, 41, 37, 54)
230. "not negotiable" crossing means
(that the cheque can not be transferred further, that the cheque can be transferred any number of times but the person taking such a cheque can not derive a title better than his transfer had, that it can be negotiated only once there after, such a crossing is not covered by the negotiable instruments act, 1881)
231. the attributes of a good lending are that it
(is need based, is production and employment oriented, generates income to the borrower and ensures timely recovery for the bank, all of the above)
232. easy and quick recovery of money lent by the bank to various borrowers with out much loss of time is called
(convertibility, CAS, liquidity, credit- deposit ratio)
233. while considering a loan proposal, the lending banker, amongst others, should also take into consideration
(marketability, spread, managerial ability, all of these)
234. non-funded credit facilities to a borrower include

(guarantees, letters of credit, acceptance of bills on behalf of the customer, all of these)

235. capital adequacy of banks can be improved by
(additional lending to corporate at P.L.R, additional resource mobilization even at a higher cost, better recovery performance, none of the above)
236. BCSBI stands for: (banking codes and standards board of India, board code for standards in branches, board code for standards in banking, none of the above)
237. a private bank sector bank should have minimum paid-up capital of
(Rs.100 crore, Rs. 300 crore, Rs. 200 crore, Rs.500 crore)
238. an undertaking to hold goods on behalf of the bank is called
(trust receipt, pledge, negative lien, all of these)
239. as per RBI directives which of the following areas /functions can not be outsourced by the banks: (opening and closing of accounts, cash collection from the parties, recovery of bad loans, credit and debit cards)
240. Association of national exchanges members of India (ANMI) is a body of consisting:
(bankers and SEBI ,SEBI and IBA, Brokers operating in the national exchanges, Bankers,SEBI,IBA,RBI)
241. at what stage of opening of bank account is the checking of Politically Exposed Persons (PEP) carried out: (at the first point of customer interaction, at the account service level, at the central account services level, one month after the account is opened)at security hypothecated
242. bank learns that security hypothecated to it against a loan is being disposed of /sold by the borrower. Bank should: (lodge a complaint with police, convert hypothecation charge to pledge and take possession, take appropriate action immediate, all of the above)
243. banking services offered to units set up in special economic zones(SEZs) have been exempted from paying---- tax
(capital gains tax, service tax, income tax, none of these)
244. banks can receive deposits from customers up to a maximum period of
(10 years, 20 years, 15 years, 25 years)
245. banks generally prefer to extend finances to registered firms only, because
(banks will have priority over creditors in case of liquidation of the firm, the firm can sue the debtors in case of default on their part, banks can sue the firm in case of default, the creditors can sue the firm)
246. banks should not grant new loans for purpose of minor irrigation in
(white block, dark block, grey block, all of these)
247. borrower's ability to meet the immediate liabilities is indicated by
(current ratio, debt equity ratio, acid test ratio, none of these)
248. branches receive potential linked plan through
(block level banker's committee, state level banker's committee, district consultative committee, lead bank department)
249. by devaluation we mean
(a fall in the domestic value of a country, a fall in the external value of a currency caused by the market forces, a fall in the external value of a currency caused by government action, none of the above)
250. certificate in respect of an SSI unit is given by
(RBI, district industries centre, chamber of commerce, none of these)

251. Commercial papers are secured by
(floating charge on stocks, unsecured loans, fixed assets, book-debts)
252. Credit exposure does not include
(bridge loans, working capital demand loan, shares of the company under written by the bank, advances against the bank's fixed deposits granted to a company)
253. demand draft for RS. 20,000 and above
(can be paid in cash, should not be paid in cash, mode of payment will depend on the status of the customer, none of the above)
254. deposits under NRE/FCNB accounts are linked to
(base rate, LIBOR, SIBOR, none of these)
255. due to natural calamities like flood, earth quakes, etc., if a short term agricultural loan is converted in to a term loan, the rate interest chargeable is
(1 percent above the rate applied to the short term loan, a flat rate of 10 percent, applicable term loan rate, no change in interest rate)
256. electronic fund transfer scheme of RBI has been renamed as
(clearing, core banking solutions, real time gross settlement, national electronic fund transfer)
257. escrow account is useful /helpful to
(importers, exporters, both of them, none of these)
258. for revalidating a demand draft, the same should presented to the issuing branch by the : (payee, last endorsee, beneficiary, applicant of the draft)
259. for withdrawing money from an ATM, which of the following is equivalent to customer's signature on cheque:
(facsimile signature of the customer on the back of the ATM card, signature on the application or ATM card, magnetic field of the ATM card, PIN of the ATM card)
260. Syndicate bank is an example ofbank
(co-operative, commercial, central, private)
261. Federal bank is an example ofbank
(central, co-operative, private commercial, public sector)
262. Short term market is known as:
(money market, good market, labour market, capital market)
263. Long term market is known as:
(money market, good market, labour market, capital market)
264. Call money market is an example ofmarket
(money market, good market, labour market, capital market)
265. Treasury bill is an example ofmarket.
(money market, good market, labour market, capital market)
266. Certificate of deposits is and example of..... Market.
(money market, good market, labour market, capital market)
267. Stock exchange is an example ofmarket.
(money market, good market, labour market, capital market)
268. Buying and selling of securities are called:
(cash reserve ration, credit deposit ratio, bank rate, open market operations)

269. Market for short term loans is known as
(money market, good market, labour market, capital market)
270. Market for long term loans is known as:
(money market, good market, labour market, capital market)
271. First nationalization in which year?
(1954,1969,1980,1991)
272. Second nationalization in which year?
(1986, 1964, 1969,1980)
273. Which person sign would seen in Rs.1 note?
(Reserve bank governor, Finance secretary, Finance minister, None of these)
274. Which person sign would seen in Rs.1000note?
(Reserve bank governor, Finance secretary, Finance minister, None of these)
275. Which person sign would seen in Rs.2 note?
(Reserve bank governor, Finance secretary, Finance minister, None of these)
276. Coins in India issued by which authority?
(Reserve bank of India, Finance department, Commerce department, Commercial department)
277. Five rupee Coin in India issued by which authority?
(Reserve bank of India , Finance department, Commerce department, Commercial department)
- 278.dollar is a common currency in.....
(India, America, Britan ,Germany)
279. Riyal is a common currency in
(India, Pakistan, Afghanistan, Saudi Arabia)
280. Euro is a common currency in
(Asia, Africa, Europe, None of these)
- 281.the first fully Indian bank is
(syndicate bank,canara bank, Punjab national bank, federal bank)
- 282.apex body of Indian money market
(SEBI,RBI,Bombay exchange, none of these)
- 283.apex body of Indian capital market
(SEBI,RBI,Bombay exchange, none of these)
- 284.---- is the largest public sector bank in India
(SBI,SBT,IDBI,none of these)
- 285.RBI has --- control on cooperative banks
(full,partial,minimum,none of these)
- 286.co-operative bank organization in India has – tier set up
(three,four,one,two)
- 287.NPA means

- (new private agencies, new public agencies, Non-performing assets, none of these)
288. Kerala' stock exchange situated in-----
(Kochi,Trivandrum,Kozhikode,thrissur)
- 289.total number of approved sock exchanges in India
(20,23,35,28)
- 290.NSE stands for:
(national securities exchange, national stock exchange, national selected exchange, none of these)
291. BSE stands for: (Bombay stock exchange, Bhubaneswar stock exchange, Bharath stock exchange)
- 292.LIC started in: (1961,1991,1956,2001)
293. Accepting deposits is a function of.....bank
(SEBI, RBI, Commercial bank, none of these)
294. Collection of cheques, draft, bills and other obligations are the agency services of..... Bank.
(central, commercial, reserve bank, none of these)
- 295.Currency and notes are issued in India.....
(RBI, Commercial bank, co-operative bank, none of these)
- 296.Currency and notes are controlled and operated by
(commercial bank, central bank, private bank, none of these)
297. Currency and notes are issued in America:(Commercial bank, federal reserve system, RBI, none of these)
- 298..... is a central monetary institution regulates the supply, availability of cost of money in the interest of general public.
(commercial bank, private bank, co-operative bank, central bank)
299. The primary function of a central bank is....
(to regulate the monetary system of the country, to provide grants and loans to people, Collection of cheques, none of these)
300. The total stock of money was controlled by:
(commercial bank, central bank, private bank, none of these)
301. The total stock of money in India was controlled by:
(RBI, SEBI, UTI ,None of these)
- 302.important quantitative credit control is:
(direct action, moral suasion, open market operations, none of these)
- 303.Important qualitative credit control is:
(open market operations, bank rate policy, variable reserve ratio, moral suasion)
304. The discount market is an example ofmarket
(money market, capital market, labour market, goods market)
305. Money market equilibrium is the equality of.....
(demand for money and supply of money, supply and demand, saving and investment, none of these)

306. SEBI is a.....:(statutory, advisory, constitutional, non-statutorily)
307. NABARD was established on the recommendation of (public account committee, shivaraman committee, narasimham committee, none of these)
308. which company is providing mobile service with name 'cell one' to the customers: (AIRCEL,IDEA, BSNL,Reliance)
309. Note issue department of RBI should always possess the minimum gold stock of worth.....: (Rs.85 crore, Rs. 115 crore, Rs.200 crore, none of these)
310. The working of SEBI includes: (to regulate the dealings of share market, to check the foul dealings in share market, to control the inside trading of shares, all of these)
- 311.the rate at which banks lend to RBI is known as : (bank rate, repo rate, reverse repo rate, interest rate)
312. Which bank in India performs duties of central bank: (central bank of India, state bank of India, reserve bank of India)
313. 'Pure banking, nothing else' is a slogan raised by: (ICICI bank, HDFC bank, SBI,UTI bank)
314. 'Smart money' is a term used for: (internet banking, credit card, cash with bank, cash with public)
315. Inside trading is related to: (share market, horse racing, taxation, public expenditure)
- 316.NABARD is
(a bank, a board, a block, a department)
- 317.interest rate policy is a part of
- (fiscal policy, industrial policy, monetary policy, none of these)
- 318.bank rate is a part of
(fiscal policy, industrial policy, monetary policy, none of these)
- 319.Open market operations is a part of
(fiscal policy, industrial policy, monetary policy, none of these)
- 320.Variable reserve ratio is a part of
(fiscal policy, industrial policy, monetary policy, none of these)
- 321.NABARD was established in (fourth plan, fifth plan, sixth plan, eighth plan)
322. Devaluation means: (to reduce the value of home currency in other currency, to appreciate the value of home currency, to issue new currency in place of old currency, none of these)
323. Individual cannot open his account in: (urban cooperative bank, regional rural bank,RBI, none of these)
324. What is 'stagflation'?
(inflation with growth, deflation with growth, inflation after deflations, inflation with depression)
325. Narasimham committee was related to: (education reforms, tax structure reforms, banking structure reforms, none of these)
- 326.AXIS bank is the new proposed name for: (UCO Bank, IDBI Bank, UTI Bank,ICICI Bank)
327. Which pair is not correct: (EXIM bank- financing for export- import, RBI-banker's bank, IDBI- industrial finance,FCI-financial assistance to commercial institutions)
328. Which of the following controls the working of share market in India: (MRTP Act, FERA, BIFR,SEBI)

329. For attracting more customers and providing better facilities, which of the following bank has launched a scheme 'parivarthan'? (Punjab national bank, bank of Baroda, state bank of India, central bank of India)
330. The head quarters of RBI is in: (Delhi, Kanpur, Mumbai, Nasik)
331. Open market operations is a part of : (income policy, fiscal policy, credit policy, labour policy)
332. Which is a credit rating agency in India? (CRISIL,CARE,ICRA, all of these)
- 333.CRISIL(evaluates the credit documents of a company, provides financial assistance to industries, provides finances for rural areas, promotes exports)
334. Scheduled bank is that bank which is.....(nationalized, not nationalized, based at foreign currency, included in the second schedule of RBI)
- 335.Indian banks have the maximum foreign branches in..... (Bangladesh, U.K, USA, Srilanka)
336. The first public sector bank in India which obtained license for internet banking from RBI is : (Punjab national bank, corporation bank, state bank of India, none of these)
337. Which bank is limited to the needs of agriculture and rural finance? (SBI, IFC, NABARD,RBI)
- 338.The official exchange rate of Indian rupee is associated with: (pound sterling, dollar, SDR, a basket of selected companies)
- 339.PAN means: (personal account number, permanent account number, private account number ,none of these)
340. Which bank in India become the first bank to open its branch in China:
(IDBI bank, HDFC bank, state bank of India, Punjab national bank)
341. Which of the following is not helpful in controlling money supply: (free market policy, CRR, Bank rate, change in margin requirements)
342. Which Indian commercial bank become the first in providing mobile ATM service?
(ICICI bank, IDBI bank, HDFC bank, SBI)
- 343.Which measure comes under quantitative credit controls adopted by central bank of the country?
(bank rate, open market operations, cash reserve ratio, all of these)
344. The apex organization of industrial fiancé in India is: (IDBI,RBI, ICICI, IFCI)
345. IMF is the result of : (Havana conference, Rome conference, Brettonwood conference, Geneva conference)
346. First share market in India was established in : (Delhi, Mumbai,Kolkata,Chennai)
347. Which of the rate is not determined by RBI? (Bank rate, CRR, SLR, PLR)
348. Agricultural development banks are sponsored by: (RBI, nationalized banks,SBI, Co-operative banks)
349. NABARD is a: (autonomous public sector institution, subsidiary of the RBI, Private bank,none of these)
- 350.'canfina' is linked with: (SBI, Canara bank, NABARD, None of these)
351. Which bank is limited to the needs of agriculture and rural finance: (SBI,SFC, IDBI bank, NABARD)
352. Specify the largest commercial bank of the country: (Syndicate bank, SBI, Canara bank, none of these)
353. Which is the apex organization of industrial finance in India: (ICICI, IFCI, RBI, IDBI)

354. What is OTCEI? (a defense organization, Indian share market, economic policy of USA, none of these)
355. In which year, SEBI was established? (1988, 1991, 1986, 1995)
356. Which of the following is not helpful in controlling money supply? (bank rate, CRR, free market policy, change in margin requirement)
357. Which of the following is not a function of money: (medium of exchange, unit of account, standard of deferred payment, store of metal)
358. The definition of money includes: (only currency notes and coins, currency and demand deposits, currency, demand deposits and financial assets, currency and foreign exchange reserves)
359. Which of the following is the least liquid asset? (shares, time deposits, inventories, plant and equipment)
360. Which of the following is the least liquid asset: (shares, time deposits, inventories, machinery)
361. Which of the following is the liquid asset (shares, machinery, plant and equipment, none of these)
362. Essentially, the money market is a market for : (long term loans, short term loans, second hand securities, overseas government securities)
363. Essentially, the capital market is a market for
(long term loans, short term loans, second hand securities, overseas government securities)
364. credit creation means: (to accumulate more credit, to develop new credit schemes, to process many credit papers, to create a greater amount of credit through the actual deposits by the banks)
365. Import/export trade in India regulated by (RBI, EXIM bank, DGFT, ECGC)
366. bank credit is a liability of the: (banking system, borrowing public, borrowing government, borrowing public as well as borrowing government)
367. RBI absorbs liquidity in the system through : (repo, reverse repo, both of them, none of these)
368. Providing various services relating to capital market is called: (merchant banking, retail banking, narrow banking, modern banking)
369. The most important asset of a commercial bank is its : (demand deposits, government securities, negotiable stocks and bonds, loans to businessmen)
370. The central bank of the country : (cannot influence deposit creation, can influence deposit creation, can influence deposit creation only now and then, none of these)
371. Reverse repo means: (rate RBI charges on funds lend to banks, rate offered to blue chip companies, a rate equal to bank rate, none of these)
372. SEBI controls: (capital market, money market, both of them, none of these)
373. The treasury bill market deals in the bills issue by: firms, banks, government, all of these)
374. The largest financial conglomerate of India is: (HDFC Bank, IFCI, ICICI, SBI)
375. The gilt edged market deals with: (worn and torn currency notes, bullion, government securities, corporate bonds)
376. When banks invest their deposits accruals in government securities, it is called: (asset securitization, hedging, narrow banking, forfeiting)
377. Which category of accounts are opened under financial inclusion: (senior citizen deposits, no frill accounts, super saver accounts, SBI Vishesh)

378. Which is the first bank in India to launch its interactive banking services to dish TV: (SBI, ICICI Bank, HDFC bank, AXIS bank)
379. When shortage is found in remittance received from reserve bank of India: (the potdar has to make good the shortage, the note packet in which the deficiency is detected is sent to RBI as a currency chest remittance, the short is to be debited to RBI, the shortage is to be debited to link offices)
380. Which country has the largest reserves of foreign exchange as on 31-3-2010: (India, china, Japan, France)
381. Which of the following private sector banks moved to the topmost position in regard to retail lending as on march 2010: (ICICI bank,HDFC bank, YES bank, AXIS bank)
382. The purpose of providing depreciation on banks property is: (to reduce the profit of the bank, to make usual allowances for wear and tear, to enable the bank to recover this amount from the RBI, to strengthen the financial position of the bank)
383. A debt become time-bared after :(1 year, 3 years, 2 and half years, five years)
384. In the balance sheet of a bank, contingent liabilities are shown : (on the liabilities side of the balance sheet, by way of deduction from the assets, by way of a foot notes, in the scheduled on the asset side of the balance sheet)
385. In the matter of handling bills of exchange for collection, the relationship between customer and bank is : trustee and beneficiary, principal and agent, bailor and balee, none of these)
386. A customer has been allowed overdraft against book debts. The charge will be created in favour of bank by way of : (pledge, set-off, lien, hypothecation/assignment)
- 387.a cheque is considered as stale when it has been in circulation in: (more than 48 hours, more than one year, more than 6 months unless otherwise specified, next more than 3 hours)
388. Crossing denotes: (that cheque will not paid access the counter but will be credited to the account of the holder, that cheque will be paid through clearing only, that cheque cannot be transferred by the payee named therein, it is a direction to the paying banker to make payment of the cheque through a bank)
389. Where the signature of the drawer of a cheque is not genuine, such a cheque is called: (post dated cheque, forged cheque, stale cheque, all of these)
390. Account payee crossing is addressed to: (collecting banker, payee, paying banker, all of these)
391. 'Note negotiable' crossing refers to: (the cheque cannot be negotiated, the connecting bank should satisfy it self as to the title of the holder before collecting the cheque, the cheque cannot be collected as the protection under section 131 of the negotiable instrument act 1981 is not available in such cases, the transferee shall not have and shall not be capable of giving a better title to the cheque than that of the transferor)
- 392.
393. Payment of a cheque may be countermanded by the: (payee, true owner, drawer, drawee)
394. Which Indian bank has received the "Asian banker achievement award": (syndicate bank, canara bank, SBI, Dena bank)
395. Bank does not grant to overdraft facility against security of : (partly paid shares of public limited companies, LIC policies, debentures of public limited companies, all of the above)
396. Bank for international settlement (BIS) is head quarters at: (Manila, basle Switzerland, Chicago, none of these)
397. Bank guarantee is issued for a maximum period of: (12 months, 24 months, 18 months, 36 months)

398. Bank of Rajasthan is being merged with: (ICICI bank, AXIS bank, HDFC bank, PNB)
399. Banks are required to maintain minimum oftheir CRR requirements on a daily basis.(50%, 70%, 60%, 80%)
400. Banks have to publish balance sheet and auditors reports with in from the end of the year, to which they relate.: (one month, 3 months, 6 months, 2 months)
401. Banks stipulated interest rates on loans and advances based on: (borrowers experience, credit rating, track record, none of these)
402. Bill of lading is a : (negotiable instrument, non- negotiable instrument, quasi-negotiable instrument, none of the above)
403. Which of the following instrument cannot be collected through clearing house: (an interest warrant, a bank draft, a dividend warrant, a fixed deposit receipts)
404. Teller system has been introduced in almost all the banks. its purpose is: (to create more jobs, to improve public relations, to slash down the waiting time for encashing cheques, to eliminate duplication of work)
405. Interest on fixed (term) deposits is compounding at: (monthly rests, half-yearly rests, quarterly rests, yearly rests)
406. Overdue interest on a fixed deposit may be paid: (in a due course of routine, if the fixed deposits renewed, if it is permitted by the RBI, at the discretion of the branch manager)
407. Indira Vikas Patra is transferable: (by endorsement, by delivery, by endorsement and delivery, none of these)
408. Matured fixed (term) deposit accounts are treated as: (demand liability, contingent liability, time liability, current assets)
409. A public limited company can accepted deposits from the public for a maximum period of: (1 year, 3 years, 2 years, 5 years)
410. Bank offer safe custody services for keeping their customers valuables in safe custody. The term of this service are governed by : (guidelines issued from time to time by the RBI, the banking regulation act 1872, the contract at 1872, the transfer of property act 1882)
411. Which is the most popular mode of advancing money by banks in India: (overdraft, cash credit, loan, purchasing/discounting bills)
412. Overdraft means: (allowing advance against the security of the goods, allowing credit facility to a party for his casual requirements, allowing the party to overdraw his account, none of these)
413. Opening of an over draft account necessarily implies opening of (savings account, loan account, current account, cash credit account)
414. An over draft is repayable (after three years, in equated monthly instalments,on demand, as per the convenience of the customer)
415. Cash reserve ratio (CRR) is maintained in the form of (investment in money market, government securities, balance with RBI, all of the above)
416. CRR is maintained by banks with RBI daily on the basis of (average balance on a fortnightly basis, monthly average balance, average weekly balance, daily minimum balance)
417. which of the following banks stimulate agricultural and rural development (EXIM bank, HDFC Bank, Exchange bank, NABARD)
418. financial markets could be of the following types (money market and capital market, primary market and secondary market, bear and bulls, none of these)
419. floating charge is applicable to (stocks, book debts, both of them which are categorized as current assets, none of the above)

420. housing start up index (HSUI) is being set up by (SEBI,SBI,RBI,IBA)
- 421.foreign citizen of Indian origin is (person of Indian origin(PIO), non resident Indian, ordinary non resident, foreign national)
- 422.one rupee coin consists of (silver, copper and nickel, copper and silver, copper nickel and silver)
- 423.the bank conducts government business as an agent of (union and state governments,RBI, SBI,none of these)
424. If a bill is discounted by the branch, liability of drawer is (primary, secondary, primary up to acceptance by the drawee thereafter it is secondary, None of the above)
- 425.cash balances held in the currency chest is the property of (SBI,RBI, state government, union government)
426. a saving bank account can not be opened in the name of (an educational institution, a charitable institution, a partnership firm, four years old child under natural guardianship)
- 427.which of the following is not a negotiable instrument (bill of exchange, promissory note, bank draft, bill of lading)
- 428.certificates of deposits are (transferable,nontransferable,marketable,both (a) and (b))
429. what is the quality control mark of an agricultural product (AGMARK,LOTUS,ISI,AGRICO)
- 430.when was the first commercial bank in India named Hindustan bank set up in Calcutta (1690,1805,1770,1890)
431. a deferred payment guarantee is (a bid bond, a performance guarantee, a finance guarantee, an advance payment guarantee)
432. the direct exchange of goods for goods is called :(money,barter,currency,none of these)
433. which of the following is not a problem of barter (absence of double coincidence of wants, lack of a common measure of value, indivisibility of certain goods, none of these)
- 434.“ money is what money does” who has given this statement (Keynes,crowther,walker,Robertson)
- 435.“money is anything that is generally acceptable as means of exchange and at the same time acts as a measure and store of value”(Keynes,crowther,walker,Robertson)
436. which of the following denotes the evolution of money (barter-commodity money-metallic money-paper money,barter-metalic money-commodity money-paper money, barter-paper money-metallic money-commodity money, none of these)
437. The main functions of money are: (medium of exchange, measure of value, standard of deferred payments, all the above)
438. Money whose value as a commodity for non-monetary purposes is as great as its value as money. The above definition pertains to: (metallic money, standard money, token money, paper money)
439. Money whose face value is equal to its intrinsic value is called: (metallic money, standard money, token money, paper money)
440. Representative money whose intrinsic value of the metal is less than its face value is called : (token money, standard money, subsidiary money, metallic money)
441. Paper money which circulates on the authority of the government is: (fiat money, paper money, metallic money, subsidiary money)
442. Fiat money is usually associate with paper money issued: (during a war or emergency, during inflation, during deflation, all of above)
443. Treasury bills, debentures, bonds etc belong to the category of: (money, near money, legal tender money, non-legal tender money)

444. Which of the following is a long term instrument of borrowing: (treasury bill, trade bill, bond, all the above)
445. 'Bull and bear' is related to which market? : (goods market, labour market, capital market, money market)
446. 'account payee' crossing is a: (restricted crossing, general crossing, special crossing, none of these)
447. Cost overrun means: (project cost remains constant, escalation in project cost, reduction in project cost, none of these)
448. 'Inter-cropping' means: (growing more than one crop in the same season, growing number of crops together, growing short duration crops between rows of main crops, none of these)
449. Refund banker scheme' has been launched by: (IBA,SEBI, RBI, Income tax department)
450. After death of a pensioner, arrears of pension can be paid to the: (nominee registered in bank for his SB account, nominee registered in PPO, to government, none of these)
451. Merchant bankers are regulated by: (ministry of fiancé, Govt. of India,RBI, SEBI, IBA)
452. Mutual funds are require to be registered with: (AMFI, IBA, SEBI, RBI)
- 453.Of the following schemes of credit, which can be implemented without any population stipulation: (SGSRY, SGSY, DRI, all the above)
- 454.outstanding dues on account of salaries are shown as: (expenditure, asset, income, liability)
- 455.RBI can inspect branches of banks as per the powers vested in it under: (section 35 of RBI Act, section 35 of BR act, SEBI, None of these)
- 456.Reverse repo means: (rate RBI charges on funds lent to banks, rate offered to blue chip companies, none of these)
457. the concept of capital adequacy in banks was introduced by : (Narasimham committee, RBI, Basle committee, ministry of fiancé)
458. Capital adequacy ratio is the ratio of: (capital as compared to total deposits, capital as compared to total advances, capital as compare to total assets, capital as compare to risk adjusted assets)
459. The capital adequacy norms in banks were introduced in: (April 1991, April 1992, March 1992, July 1992)
460. Example of new generation bank: (SBI, AXIS bank, PNB, Canara bank)
- 461.SEBI stands for: (securities exchange board of India, securities exchange bureau of institution, securities exchange board of institution, none of these)
- 462.ATM stands for: (automatic teller machine, any time money, auto time money, none of these)
463. Example of unorganized money market is: (commercial bank, LIC, GIC, chits)
464. Example of unorganized money market is: (commercial bank, LIC, GIC, nidhi)
465. One of the example of organized money market is: (commercial bank, LIC,GIC, all the above)
- 466.one of the example of organized money market is : (commercial bank, nidhi, chits, none of the above)
- 467.financial market means: (market for money and capital, market for labour and good, foreign sector market, none of these)
- 468.CRISIL is (credit rating institution, complementary institution, compulsory banking institution, none of these)

469. capital market was controlled by: (RBI, CRISIL, SEBI, None of these)
470. Money market was controlled by: (RBI, CRISIL, SEBI, None of these)
471. PNB stands for: (public national bank, Punjab national bank, primary national bank, none of these)
472. HDFC stands for: (household development finance corporation, housing development finance corporation, housing finance corporation, none of these)
473. RBI controls: (capital market, money market, both of them, none of these)
474. UTI Bank was renamed as: (IDBI bank, HDFC bank, AXIS bank, none of these)
475. smart money is a term used for
(internet banking, cash with bank, credit card, cash with public)
476. SHG stands for: (Self household group, self help group, self higher group, none of these)
477. Dhanalakshmi bank is an example ofbank
(central, co-operative, private commercial, public sector)
478. Which bank in India performs duties of central bank: (central bank of India, state bank of India, reserve bank of India)
479. The apex organization of agricultural finance in India is: (IDBI, RBI, ICICI, NABARD)
480. IMF is result for: (Havana conference, Rome conference, Dunkel draft, Geneva conference)
481. The main watchdog of capital market is: (SEBI, RBI, ICICI, LIC)
482. The main watchdog of money market is: (SEBI, RBI, ICICI, LIC)
483. Interest rate policy is a component of
(fiscal policy, monetary policy, fiscal policy, direct control)
484. RBI has --- control on cooperative banks
(full, partial, minimum, none of these)
485. Moral suasion is a part of
(fiscal policy, industrial policy, monetary policy, none of these)
486. Direct action is part of
(fiscal policy, industrial policy, monetary policy, none of these)
487. Monetary policy is controlled by: (central bank, government of India, IDBI, none of these)
488. Fiscal policy is controlled by : (central bank, government of India, IDBI, none of these)
489. Money supply controlled by : (central bank, government of India, IDBI, none of these)
490. Tax structure controlled by: (central bank, government of India, IDBI, none of these)
491. the important weakness of Indian money market are: (existence of unorganized money market, lack of integration, wasteful competition, all the above)
492. the main features of Indian money market are: (short term duration, high liquidity, high safety, all the above)
493. FOREX market is : (market for foreign exchanges, market for exports, market for imports, none of these)
494. The capital market is designed to: (finance the long-term investments, finance for industrial investments, finance for short- term investments, none of these)

495. The money market is designed to: (finance the long-term investments, finance for industrial investments, finance for short-term investments, none of these)
496. is the money borrowed or lent on demand for a very short period. (call money, credit money, treasury bills, none of these)
497. are short term (up to one year) borrowing instruments of the union government. (call money, credit money, treasury bills, none of these)
498. is a note in evidence of the debt obligation of the issuer.: (call money, commercial paper, treasury bills, none of these)
499. example of hybrid instruments: (call money, treasury bills, convertible debentures, none of these)
500. Capital market consists of: (primary market and secondary market, goods market and labour market, saving and investment, none of these)
501. Money market consist of (primary market and secondary market, organized and unorganized, goods market and labour market, none of these)