

Q.1. In that sort of account, banks in all don't compensate interest—

- (A) Saving Account
- (B) Current Account
- (C) Fixed Deposit Account
- (D) Interest is regularly upon credit in all sorts of account

Q.2. A bank station sequence would be befitting for paying—

- (A) Telephone accounts
- (B) Electricity accounts
- (C) Grocery bills
- (D) Mortgage repayments

Q.3. Payment of a coupon cannot be done upon a income opposite of bank if a coupon is—

- (A) Bearer
- (B) Cross
- (C) Order
- (D) All of these

Q.4. Which of a following is not Commercial Bank ?

- (A) Reserve Bank of India
- (B) State Bank of India
- (C) Canra Bank
- (D) Oriental Bank of Commerce

Q.5. What is a Bank breeze ?

- (A) Letter from a Bank
- (B) Cheque that a bank draws upon itself
- (C) Instraction to a landowner to pick up a customer's debt
- (D) Instruction not to honour a stop payment

Q.6. The necessary evil of whatever serves as income is that it must—

- (A) Be released by a State
- (B) Be in all acceptable
- (C) Not be unconditionally fiduciary
- (D) Have a little instrinsic value

Q.7. One of a following is not an e.g. of Near-Money, that ?

- (A) Bill of Exchange
- (B) Bonds as well as Debentures
- (C) Equity shares of Ranbaxy Company Ltd.
- (D) Treasury bills of a Government of India

Q.8. 'Fiat Money' is that that is—

- (A) Accepted by abroad banks only
- (B) Accepted during a moment in lieu of gold
- (C) Backed by bullion or silver
- (D) Decreed as income by a government

Q.9. Money is—

- (A) Acceptable usually when it has unique value
- (B) Constant in purchasing power
- (C) The many glass of all assets
- (D) All of a above

Q.10. Greshan's law states that—

- (A) Bad income promotes great income in a system
- (B) Bad income drives great income out of circulation
- (C) Good income drives bad income out of circulation
- (D) Good income promotes bad income in a system

Q.11. Value of Money—

- (A) Is eccentric of a cost level
- (B) Is without delay associated to a cost level
- (C) Is inversely associated to a cost level
- (D) None of a above

Q.12. Demand lift acceleration can be caused by income factors including—

- (A) A tumble in expenditure expenditure
- (B) A pointy enlarge in unemployment
- (C) A high rebate in approach taxation
- (D) An enlarge in Income Tax

Q.13. The routine of deplation tends to favour—

- (A) Debtor as well as Creditiors a like
- (B) Debtor during a responsibility of Creditors
- (C) Creditors during a responsibility of Debtors
- (D) Profit receivers during a responsibility of bound income receivers

Q.14. Which of a following matter is not utterly loyal ?

- (A) An enlarge in a supply of income will outcome in inflation
- (B) Cost acceleration occurs when prices climb to cover increasing cause costs
- (C) Inflation occurs when a worth of income declines
- (D) Inflation will have a outcome of redistributing incomes inside of a country

Q.15. Which of a following people is many approaching to good from an inflationary incident ?

- (A) A chairman who buys units from a Unit Trust
- (B) A chairman who keeps his resources underneath a office building during home
- (C) A chairman creates a vast in isolation loan to a friend
- (D) A chairman who takes out a debt with a office building society

Q.16. The principal guilt of a Joint Stock Bank relates to—

- (A) Its investment abroad
- (B) Its investment during home
- (C) Repayment of a customer's deposits
- (D) Its mandate to have special deposits when requested

Q.17. Which of a following is not a duty of a Commercial Banks ?

- (A) Acting as a lender of final resort

- (B) Lending to a in isolation as well as open sectors
- (C) The sustenance of a coupon complement for environment debts
- (D) The sustenance of protected deposition facilities

Q.18. When a Commercial Bank emanate credit areas that have been in outcome as well as increases—

- (A) The inhabitant debt
- (B) The supply of money
- (C) The purchasing energy of a rupee
- (D) The genuine resources of a country

Q.19. A patron does not need a bank comment to obtain—

- (A) A Loan
- (B) A Cheque Card
- (C) A Banker's Draft
- (D) An Overdraft

Q.20. Which of a following is not a guilt of Commercial Banks—

- (A) Security Holdings
- (B) Treasury deposition during banks
- (C) Demand deposits as well as time deposits
- (D) Borrowing from Central Bank

Q.21. 'Not negotiable' created upon a coupon channel means—

- (A) The coupon cannot be paid to any a single though a payee
- (B) The coupon is stream usually for remuneration of a contract for that it is done out
- (C) An honest chairman reception a stolen coupon is probable to compensate off a legitimate owner
- (D) The coupon contingency be paid in to a bank

Q.22. The Central Bank is not approaching to perform a duty of—

- (A) Acting as a clearing house
- (B) The landowner to a government
- (C) Accepting deposition from Commercial Banks
- (D) Accepting deposits from ubiquitous public

Q.23. Increase in bank rates in all is followed by—

- (A) An enlarge in marketplace rate of interest
- (B) A tumble in marketplace rates of interest
- (C) A climb usually in a deposits rates though not a lending rates
- (D) A climb usually in a lending rates

Q.24. The vital quantitative financial apparatus accessible with a Central Bank is—

- (A) Retioning of credit
- (B) Regulation of consumer credit
- (C) Margin requirements
- (D) Reserve comparative measure requirements

Q.25. Bank contingency exclude remuneration of a coupon where—

- (A) Cheque is not dated

- (B) Where coupon is stale, i.e. date has expired
- (C) Payment has been stopped by customer
- (D) The coupon is not presented during operative hours of Bank

Q.26. A 'Stale' coupon is a single that is—

- (A) Over 6 months old
- (B) Concerning an owing payment
- (C) Cancelled by a drawer
- (D) Written upon an comment that is overdrawn

Q.27. When a Central Bank sells securities, as a result—

- (A) The income resources during a ordering of a blurb banks increase
- (B) The income resources of a blurb banks sojourn unchanged
- (C) The income resources during a ordering of blurb banks get diminished
- (D) None of a above

Q.28. When a coupon is returned by a bank noted 'Refer to Drawer' this equates to a drawer—

- (A) Has educated a bank not to compensate a cheque
- (B) Whishes to be contacted prior to a coupon is cashed
- (C) Has improperly finished a coupon as well as contingency scold it prior to payment
- (D) Had deficient supports in his comment to compensate a cheque

Q.29. The stream Bank Rate is—

- (A) 6%
- (B) 8%
- (C) 9%
- (D) 9.5%

Q.30. It has been done mandatory for Non-Banking Financing Companies to get themselves purebred with ... prior to Jul 8, 1997.

- (A) RBI
- (B) SEBI
- (C) Government of India
- (D) None of a above

Q.31. India ranks series ... between a countries with a greatest expansion intensity in a universe according to a ultimate inform of universe Economic Forum.

- (A) Six
- (B) Five
- (C) Four
- (D) Three

Q.32. Which is a 'most rival country' of a universe according to a ultimate inform of universe Economic Forum ?

- (A) Hong Kong
- (B) Singapore
- (C) United State of America
- (D) Netherlands

Q.33. The extent slight extent of seductiveness upon post shipment rupee credit upon direct bills for movement duration upto 90 days is—

- (A) 13%
- (B) 14%
- (C) 15%
- (D) 16%

Q.34. Which of a following matter is scold about India according to a World Bank's ultimate calculations ?

- (A) India's per capita inhabitant resources is \$ 25000
- (B) India's per capita income is \$ 360
- (C) India's per capita income (according to purchasing energy parity) is \$ 2390
- (D) All of a above

Q.35. Scheduled blurb banks available nonperforming resources (NPAs) of ... during a finish of Mar 2006-07 opposite 1·8% during 2005-06.

- (A) 2·3%
- (B) 3·3%
- (C) 1·5%
- (D) 7·9%

Q.36. Which of a following is not a apparatus in a hands of RBI to carry out a inflationary vigour in a nation ?

- (A) Bank Rate (BR)
- (B) Special Drawing Rights (SDR)
- (C) Statutory Liquidity Ratio (SLR)
- (D) Cash Reserve Ratio (CRR)

Q.37. Which of a following is/are enclosed in Legal Tender Money in India ?

- (A) Coins as well as banking notes
- (B) Coins as well as bank drafts
- (C) Currency records as well as SDRs
- (D) Currency records released by RBI

Q.38. Which of a following is rightly matched?

- (A) CRR upon FCNR (B) Scheme—12%
- (B) Bank Rate—6%
- (C) SLR upon NRE deposits—31·5%
- (D) CRR upon NRE—13%

Q.39. India's First Financial Archive has been set up at—

- (A) Mumbai
- (B) New Delhi
- (C) Ahmedabad
- (D) Kolkata

Q.40. Which of a following Bank joined with Oriented Bank of Commerce ?

- (A) New Bank of India
- (B) Punjab Co-operative Bank

(C) Bari Doab Bank
(D) (B) as well as (C) both

Answers :

1. (B) 2. (D) 3. (B) 4. (A) 5. (B) 6. (B) 7. (C) 8. (B) 9. (C) 10. (B) 11. (C) 12. (C) 13. (C) 14. (A) 15.
(D) 16. (C) 17. (A) 18. (B) 19. (A) 20. (A) 21. (C) 22. (D) 23. (A) 24. (D) 25. (C) 26. (A) 27. (C) 28.
(D) 29. (A) 30. (A) 31. (D) 32. (B) 33. (A) 34. (D) 35. (C) 36. (B) 37. (A) 38. (B) 39. (D) 40. (D)