

Sr. No.	Question Text	Option 1	Option 2	Option 3	Option 4
1	_____ allocates saving efficiently in an economy to ultimate users either for investment in real assets or for consumption.	Economic system	Banking system	Financial system	Market system
2	Which of the following is not a regulatory institution in Indian financial system?	RBI	CIBIL	SEBI	IRDA
3	_____ is the first development financial institution in India.	IDBI	ICICI	IFCI	RBI
4	IDBI was established in _____.	1948	1954	1992	1964
5	Which of the following is the apex institution which handles refinance for agriculture and rural development in India?	RBI	SIDBI	NABARD	IDBI
6	In which year was the Banking Regulation Act passed?	1949	1955	1959	1969
7	“Scheduled bank” in India means a bank _____	Incorporated under the Companies Act, 1956	Authorized to the Banking business	Governed by the Banking Regulation Act, 1949	included in the Second schedule to the Reserve Bank of India Act 1934
8	Which of the following is not an organized sector in India?	Nationalized Banks	Regional Rural Banks	Cooperative Banks	Chits and Money lenders
9	Narsimham Committee reforms was related to which of the following reforms?	High education reforms	Tax structure reforms	Banking structure reformss	Planning implementation refroms
10	Which of the following is not a credit rating agency?	CIBIL	CARE	ICRA	RBI
11	Every bank is required to transfer _____ of Net profit to statutory reserve.	100%	25%	50%	75%
12	The regulatory authority for insurance in India is _____	RBI	SEBI	IRDA	IDBI
13	Commerceial banks are allowed to enter into insurance business by the _____	Banking regulation act, 1949	IRDA Act, 1999	Companies act, 2013	Companies Act, 1956
14	Treasury bills are instrument of _____ market	Money	Capital	Primary	Secondary
15	NABARD was established in the year _____.	1964	1982	1991	1948
16	_____ market is where IPO is issued.	Primary	Secondary	Capital	Money
17	_____ undertake the function of purchase and sale of securities of investors and provide portfolio management.	Insurance companies	Venture Capitalists	Management Consultants	Merchant Bankers
18	Money market deals with _____ funds.	long-term	medium-term	short-term	life-term
19	_____ is lender of last resort in Indian banking system.	Central government	RBI	SEBI	IRDA
20	The _____ is formulated by RBI.	Education policy	Fiscal policy	Monetary policy	Agricultural policy
21	Under _____ the RBI convinces banks to keep money in government securities, rather than certain sectors by way of persuasion.	Margin requirements	Moral suasion	Selective Credit Control	Bank rate
22	_____ is the rate at which banks borrow from RBI on a short-term basis against a repurchase agreement.	Bank Rate	Repo Rate	Reverse Repo Rate	Prime Lending rate
23	Under _____, RBI buys and sells government securities in the open market	Open Market Operations	Reserve ratio	Margin Standing Facility	Market stabilisation scheme

24	The percentage of cash required to be kept in reserves, vis-a-vis a bank's total deposits, is called the	Statutory Liquidity Ratio	Cash Reserve Ratio	Prime Lending Rate	Bank rate
25	The lower the CRR, the _____ liquidity with the banks	tight	lesser	lower	higher
26	CRR needs to be maintained only in _____.	Gold	Foreign currency	Cash	Assets
27	_____ is a minimum percentage of deposits that a commercial bank has to maintain in the form of liquid cash, gold or other securities.	Statutory Liquidity Ratio	Cash Reserve Ratio	Prime Lending Rate	Bank rate
28	_____ is basically the reserve requirement that banks are expected to keep before offering credit to customers	Statutory Liquidity Ratio	Cash Reserve Ratio	Prime Lending Rate	Bank rate
29	The interest rate at which RBI lends long term funds to banks is referred to as the	Statutory Liquidity Ratio	Cash Reserve Ratio	Prime Lending Rate	Bank rate
30	Which of the following is known as the third pillar of Basel-II accord?	Minimum Capital Requirement	Supervisory review	Standard approach	Market discipline
31	The minimum total capital ratio under Basel-III is _____ % of risk-weighted assets.	2.50%	3.50%	9%	10%
32	To calculate capital adequacy ratio, the banks are required to take into account which of the following risks?	Credit risk and Operational risk	Credit risk and Market risk	Operational risk and Market risk	Credit risk, Market risk and Operational risk
33	_____ is what happens when there is a substantial change in the particular marketplace in which a bank operates.	Market risk	Credit risk and Market risk	Operational risk and Market risk	Liquidity risk
34	_____ is when banks give their customers credit and also not have enough funds to pay its bills.	Market risk	Credit risk and Market risk	Operational risk and Market risk	Liquidity risk
35	_____ refers to how easily a bank can convert its assets into cash if it needs funds; it also refers to its daily cash flow.	Market risk	Credit risk and Market risk	Operational risk and Market risk	Liquidity risk
36	_____ emerge as a result of a company's regular operations of bank.	Market risk	Credit risk and Market risk	Operational risk and Market risk	Liquidity risk
37	_____ occurs when insurance companies evade risk entirely.	Risk Avoidance	Risk Reduction	Risk retention	Risk transfer
38	_____ takes place when the chances of loss are lessened.	Risk Avoidance	Risk Reduction	Risk retention	Risk transfer
39	_____ is being aware of risks involved and taking precautions for financial protection.	Risk Avoidance	Risk Reduction	Risk retention	Risk transfer
40	_____ is the act of shifting the responsibility of risk to another in the form of an insurance contract.	Risk Avoidance	Risk Reduction	Risk retention	Risk transfer
41	_____ is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking	Bank Governor	Bank Chairman	Bank Manager	Banking Ombudsman
42	_____ is a financial transaction and a type of debtor finance in which a business sells its accounts receivable (i.e., invoices) to a third party (called a	Leasing	Factoring	Hire Purchase	Bank guarantee
43	_____ is a means of financing that enables exporters to receive immediate cash by selling their medium and long-term receivables, the	Forfaiting	Factoring	Leasing	Credit rating
44	_____ is a fee-based financial service.	Capital restructuring	Bills discounting	Venture capital	Leasing
45	_____ is a fund based financial service.	Housing finance	Mergers and Acquisitions	Credit rating	portfolio management
46	_____ lend funds to innovative and risky business with potential for high returns.	Banks	Insurance companies	Investors	Venture capitalists
47	NPA follows _____ days overdue rule.	30	60	90	120

48	_____ % provision is created on unsecured doubtful asset.	15	25	40	100
49	Choose the correct answer for provision to be created on the substandard asset of Rs. 100 lakhs	15 lakhs	25 lakhs	45 lakhs	50 lakhs
50	Choose the correct answer for provision to be created provision on loss asset of Rs 300 lakhs.	100 lakhs	200 laks	250 lakhs	300 lakhs
51	_____ is a doubtful asset when it is in sub-standard category for _____ months.	3	6	9	12
52	_____ are issued by the Central government at a lesser price than their face value.	Treasury bills	Commercial papers	Certificate of deposit	Call money
53	_____ is issued by highly rated companies with the purpose of raising capital to meet requirements directly from the market.	Treasury bills	Commercial papers	Certificate of deposit	Bills of exchange
54	Treasury bills are not issued for _____	91- day	182- day	364-day	546-day
55	_____ is a negotiable term deposit accepted by commercial banks and is usually issued through a promissory note.	Treasury bills	Commercial papers	Certificate of deposit	Bills of exchange
56	Call money is a segment of the market where scheduled commercial banks lend or borrow on short notice for a period of _____ .	14 days	30 days	60 day	90 days
57	Which of the following is not a financial service?	Banking	Communication	Insurance	Leasing
58	Portfolio management is a process of investment in _____.	stock market	insurance	bank	security
59	Which of the following instruments are traded on stock exchanges?	Bank deposits	shares	venture capital	Insurance policies
60	_____ are business organisations that act as mobilizers and depositors of savings.	Financial markets	Financial instruments	Financial services	Financial Institutions
61	Commercial papers are sold at face value and redeemable at _____	discount	par	premium	selling cost
62	_____ is private sector bank.	SBI	ICICI	Bank Of India	Bank Of Maharashtra
63	Reserve Bank of India was established in the year _____.	1935	1930	1933	1945
64	_____ is a financial arrangement that redistributes the cost of unexpected losses.	Insurance	Bank	Financial Institution	Financial Market
65	The CRR is maintained in the form of _____.	Cash balance with banks	Cash balance with RBI	Cash balance in branches	Cash balance with banks and RBI
66	Which of the following is a development bank?	IDBI	SBI	Bank of Maharashtra	RBI
67	Which of the following is not a type of loans?	Term Loan	Overdraft	Lien	Cash Credit
68	In which type of insurance, the claim is fixed and certain?	General	Life	Health	Marine
69	The environment of insurance in India is _____.	Favourable	Unfavourable	Adverse	Complicated
70	Who regulates the investment of funds by insurance companies?	IRDA	RBI	WTO	IMF
71	Risk control focuses on the risk of loss to _____ which the firm is expected and includes the techniques of risk avoidance and reduction	maximise	minimize	equalize	increase

72	As per whose recommendation, the government constituted an interim Insurance Regulatory Authority on 23rd January 1996.	Malhotra Committee	Tandon Committee	Narsimham Committee	Balwantrai Committee
73	_____ is also known as insurance of insurance.	Double insurance	Reinsurance	Fire nsurance	Marine insurance
74	Asset Liability Management is recognized in India as a_____.	Strategic Approach	Turnaround Approach	Systematic Approach	Restructuring Approach
75	A substandard Asset is one which has remained NPA for a period of less than or equal to _____	12 months	6 months	90 days	180 days
76	The ADR stands for _____	American Depository Receipt	African Depository Receipt	Agrarian Depository Receipt	Agri Depository Receipt
77	The BSE stands for _____	Bombay Stock Exchange	Bombay Share Exchange	Box Stick Express	Botany Stock Exchange
78	Regional Rural Banks were set up under an Act of _____.	Parliament	RBI	Banking	Factory
79	_____provides refinance assistance to SFCs,SIICs & SIDCs under seed capital scheme.	SIDBI	RBI	NABARD	SBI
80	_____in India has social control and public ownership.	Commercial bank	cooperative bank	SEBI	RBI
81	_____card is launched by National Payments Corporation of India.	Rupay	International	Regional	Master Card
82	The minimum requirement as per Act for CRR is_____.	2%	3%	4%	5%
83	An RBI cheque is considered to be valid for _____months.	3	4	6	12
84	_____is the rate at which banks lend working capital to their best customer.	Prime Lending Rate	SLR	CRR	Repo Rate
85	_____are the bankers who are engaged in the business of issue management, consulting & rendering corporate advisory services .	Merchant Bankers	Corporate Bankers	Commercial Bankers	Cooperative Bankers
86	_____is a service offered by banks to enable customers to access their accounts for information or transactons.	Tele Banking	Telegraphic Transfer	Bank Drafts	Standing Orders
87	When two or more banks agree to finance a particular project is known as _____.	Loan Syndication	Bridge Fianace	Overdraft	Cash Credit
88	India's first women bank is_____.	Bharatiya Mahila Bank	RBI	NABARD	RRB
89	_____is the bailment of goods ,a security for payment of debt.	Pledge	Lien	Hypothecation	Mortgage
90	Insurance provides capital is its _____function .	Primary	Secondary	Tertiary	Allied
91	Companies acting as agents of insurance companies are known as_____.	Corporate agents	Brokers	Bancassurance	Agents
92	City Bank is the _____partner of Tata-ALG Life Insurance.	Bancassurance	Insurance	Competitive	Life
93	The _____& acquisition in the Banking industry has wider impact on human resource development, shareholders & consumers.	lien	merger	pledge	hypothecation
94	_____risk may take the following forms of direct lending, guarantees,treasury operation,cross-border exposure.	Credit	Operational	Market	Non-financial
95	_____guidelines brought about standardisation & universalisation among the global banking committee for risk management.	Basel Committee	Narsimham Committee	Malhotra Committee	Gupta Committee

96	_____ capital means the capital which is readily available to face the unexpected losses.	Tier I	Tier II	Tier III	Tier IV
97	Under ALM, Asset management includes the _____.	Cash management	Owned funds	Deposits	Borrowings
98	_____ is the liability of a bank.	Share capital	cash in hand	fixed assets	Investments
99	_____ is the third stage in the ALM.	Measurement of risk	Enhancement of long-term profitability	Management of Risk	Value of risk
100	The RBI issued ALM guidelines in _____.	1991	1992	1993	1994
101	The organisation of RBI can be divided into Central Boards of directors, _____ Boards & the Offices of the RBI.	Regional	Local	National	International
102	_____ is known as the banker's bank.	SBI	IRDA	IDBI	RBI
103	Licensing is the _____ function of RBI.	Central banking	Promotional	Supervisory	Primary
104	To resolve & settle complaints relating to the provision of banking services is main object of _____.	Cooperative Bank	NABARD	Ombudsman	Development Bank
105	_____ percent provision is to be created on loss asset.	1 percent%	15 percent	25 percent	100 percent
106	Choose the correct option for the provision to be created on the 100 lakhs of sub-standard asset.	10 lakhs	15 lakhs	25 lakhs	75 lakhs
107	1. Standardisation of financial services is not _____	possible	feasible	visible	flexible
108	2. Which of the following is not a financial service?	Banking	Communication	Insurance	Leasing
109	3. Credit cards are issued by.	Insurance companies	Telephone companies	Banking companies	Broking companies
110	4. Portfolio management is a process of investment in	stock market	insurance	bank	securities
111	5. A bill of exchange is an important instrument widely used in the discharge of business _____.	obligations	assets	settlements	ideas
112	Which of the following instruments are traded on stock exchanges?	Bank deposits	Shares	Venture capital	Insurance policies
113	_____ insurance forms the lifeline of several commerce and trade activities.	Life	Medical	General	Marine
114	Which of the following is a public sector bank?	HDFC Bank	Central Bank	Yes Bank	Bank of Baroda
115	_____ are business organisations that act as mobilizers and depositors of savings.	Financial markets	Financial institutions	Financial instruments	Financial services
116	Commercial papers are sold at face value and redeemable at _____	discount	Par	Premium	
117	In 1969, under a social control program _____ major banks were nationalised. (Nov. 16)	19	7	14	
118	A bill market is a market for _____ bills.	short term	medium term	long term	
119	CC stands for _____	Carbon Copy	Carbon Credit	Cash Credit	

120	_____ is private sector bank.	(i) Bank of India	(ii) Bank of Baroda	(iii) ICICI Bank	
121	_____ is a person who accepts deposits, money on current account, issues and pay cheques and collects cheques for his customers.				
122	_____ are business organizations that acts as mobilizers and depositors of the savings.	Financial Markets	Financial Services	Financial Institutions	
123	An overdraft facility is offered to _____ holder. (March 17)	Savings Account	Current Account	Recurring Account	
124	Reserve Bank of India was established in the year.	1935	1930	1933	
125	_____ means any company which transacts the business of banking in India.	Banking	Banker	Customer	Banking company
126	_____ is a financial arrangement that redistributes the cost of unexpected losses. (Nov. 17)	Insurance	Bank	Financial Institutions	Financial market
127	_____ company may be allowed to enter in collaboration with an Indian company.	Indian	Foreign	Domestic	International
128	The CRR is maintained in the form of	Cash balance with banks	Cash balance with RBI	Cash balance in branches	Cash balance with banks and RBI
129	The SLR cannot be less than _____ % of demand and time liabilities of a bank. (Nov. 17)	20%	25%	30%	35%
130	The minimum requirement as per Act for CRR is _____	2%	3%	4%	5%
131	A medium term loan is repayable in	5 to 7 years	3 to 7 years	7 to 10 years	more than 10 years
132	Which of the following is a negotiable instrument?	(i) An Airway Bill	(ii) A Bank note	(iii) Cheque	(iv) A letter of credit
133	For which of the instruments the noting and protesting is not applicable at all?	Promissory note	Bill of exchange	Cheque	Foreign Bill
134	An RBI cheque is considered to be valid for:	3 months	4 months	6 months	12 months
135	The term 'Currency of India' refers to:	Hundred rupee note	Five rupee note	Coins	Coins and one rupee note
136	The bank rate means:	Rate at which RBI purchases and rediscounts	Rate of interest charged by commercial banks from	Rate of interest allowed by commercial banks on their	Rate of interest at which commercial banks discount
137	Which of the following is a development bank?	IDBI	SBI	RBI	HDFC
138	Banking Regulation Act was passed in the year	1949	1956	1934	
139	Which of the following is not a type of loans?	Term Loan	Overdraft	Lien	Cash Credit
140	The rate of interest is the higher in this type of loan? (March 18)	Saving deposits	Current deposits	Fixed deposits	Recurring deposits
141	RBI was nationalized in the year	1935	1947	1949	1969
142	Banking regulation Act was passed in the year	1947	1962	1956	1949
143	There is a need for insurance because -	Insurance companies want insurance business.	People have fear of death or accident.	Human life is full of uncertainties.	

144	Which of the following is a principle of insurance?	Premium.	Age of assured.	Indemnity.	
145	In which type of insurance, the claim is fixed and certain?	General.	Life	Health.	
146	The environment of insurance in India is	Adverse.	Favourable.	Complicated.	
147	What is the fundamental factor on which the premium of life insurance is based upon?	Rate of birth.	Rate of mortality.	Growth of population.	
148	The paid up value of a life insurance policy is Rs. 70000, the S.V. factor is 48, what will be the loan value of the policy?	Rs. 30,000.	Rs. 25,000.	Rs. 28,560.	
149	Who regulates the investment of funds by insurance companies?	IRDA.	Reserve Bank of India.	Mutual Funds.	
150	The business of insurance is more about turning losses into	Good.	Profit.	Risk.	
151	Insurance is a protection against ____ loss arising on the happening of an unexpected event.	Normal.	Financial.	Accidental.	
152	What is the principal concern for selecting an insurance company for an insurance?	Reputation in the national market.	Reputation in the international market.	Reputation in settling claims.	
153	Risk control focuses on the risk of loss to ____ which the firm is expected and includes the techniques of risk avoidance and reduction. (Nov. 17)	Maximize.	Minimize.	Equalize.	
154	Insurance is a protection against ____ loss arising on the happening of an unexpected event. (March 17)	Abnormal	Accidental	Financial	
155	Which is not the channel of insurance company?	Agents	Brokers	Bancassurance	Stock Broker
156	The minimum capital to set up a Local Area Bank is	Rs. 5 crore	Rs. 10 crore	Rs. 15 crore	Rs. 20 crore
157	As per whose recommendation, the government constituted an interim Insurance Regulatory Authority on 23rd January 1996.	Malhotra Committee	Tandon Committee	Narasimhamn Committee	Gupta Committee
158	Banking Regulation Act was passed in the year	1947	1962	1956	1949
159	On how many pillars is the Basell framework based?	4	3	2	1
160	The first Pillar under Basel II talks about _____	Minimum capital requirement	Supervisory review	Market discipline	Disclosure norms
161	Subordinate term debt will be limited to a maximum of.	50% of Tier I element	100% of Tier I element	85% of Tier I element	None of these.
162	Which is the non-financial risk .	Interest Rate Risk	Liquidity Risk	Exchange Risk	Legal
163	_____ is the scientific approach to the problem of pure risk in the business of insurance.	Risk Identification	Risk Control	Risk Management	Risk Diversification.
164	_____ is also known as insurance of insurance.	Double Insurance	Reinsurance	Fire Insurance	Marine Insurance.
165	Find out the odd one	Gap method	Ratio	Duration method	Simulation
166	Which liability will be shown under the Balance sheet	Current Liability	Quick Liability	Contingent liability	loan.
167	ALM is recognized in India as a.	Strategic approach	Turnaround approach	Systematic approach	None of these.

168	Which one of the following method is not a measure of interest rate	Gap Method	Simulation Method	Market Risk	Value of Risk method.
169	One of the main objectives of ALM is to control	Liquidity	Market	Business.	
170	The RBI is the banker to the government when it _____	controls the credit	Advises the government	Issues loans and and treasury bills on behalf of the	None.
171	The most important internal factor that contributes to NPA is _____	Business failure	Inefficient Management	Diversion of funds	Technology.
172	The primary legislation that deals with insurance business in India is _____	Insurance Act, 1938	Insurance Regulatory and Development Authority	Insurance Act and IRDA Act	LIC of India Act.
173	The first insurance company was started in India in 1818 at _____	Kolkata	Chennai	Mumbai	Delhi.
174	A substandard Asset is one which has remained NPA for a period of less than or equal to _____	12 months	6 months	90 days	180 days.
175	Banking Regulation Act was passed in the year _____	1949	1956	1934	
176	Reserve Bank of India was established in the year _____	1935	1930	1933	
177	RBI was nationalized in the year	1935	1947	1949	1969
178	The ADR stands for _____	American Depository Receipt	African Depository Receipt	Agrarian Depository Receipt	Agri Depository Receipt
179	The ALM stands for _____	Asset Liability Management	Asset Liquidity management	Act Liquid Meter	Associate List Mentor
180	The ATM stands for _____	Automated Teller Machine	Any Time Money	At Time Money	Ask To Money
181	The BSE stands for _____	Bombay Stock Exchange	Bombay Share Exchange	Box Stick Express	Botany Stock Exchange
182	The CD stands for _____	Certificate of Deposit	Cattle Defer	Certificate Defame	Certificate of Degrade
183	The CP stands for _____	Commercial Paper	Commercial Put	Contact Paper	Convex Paper
184	The CRISIL stands for _____	Credit Rating and Information Services of	Credit Introduction Services Ltd	Cris Rating Ltd	Cristopher Information Ltd
185	The CRR stands for _____	Cash Reserve ratio	Cash Retrieve Ratio	Credit Reserve Ratio	Crisil Rating Ratio
186	The DEMAT stands for _____	Dematerialisation	Demonetization	Demanufacture	Dematriculation
187	The DFHI stands for _____	Discount and Finance House of India	Disable Finance House of India	Disseminated Finance House	Discarded Finance House of India
188	The DFI stands for _____	Development Financial Institution	District Finance Institution	Distant Forex Industry	Distributed Finance Industry
189	The ESOP stands for _____	Employee Stock Option Plan	Employer Stock Option Plan	Employee Sink Option Plan	Engaged Stock Option Plan
190	The FD stands for _____	Fixed Deposit	Front Deposit	Fixed Delicensing	Flexible Deposit
191	The FEMA stands for _____	Foreign Exchange Management Act	Foreign Extract Management Act	Foreign Exchange Manufacture Act	Front Exchange Management Act

192	The FERA stands for _____	Foreign Exchange Regulation Act	Foreign Exchange Regration Act	Foreign Extract Regulation Act	Front Exchange Regulation Act
193	The FOREX stands for _____	Foreign Exchange	Foreign Extract	Front Exchange	Frinch Exchange
194	The GDR stands for _____	Global Depository Receipt	Grand Deposit Record	Globe Deposit Report	Gratitude Depository Receipt
195	The GIC stands for _____	General Insurance Corporation	General Industrial Company	Gender Insurance Corporation	Genetical Industrial Corporation
196	The HDFC stands for _____	Housing Development Finance Corporation	House Fincorp	Handle Development Card	Housing Financial Corporation
197	The ICICI stands for _____	Industrial Credit and Investment Corporation of India	Incredible Investment Company	Industrial Credit Corporation of India	Industrial Credit Company of India
198	The IDBI stands for _____	Industrial Development Bank of India	Indus Development Bank	Industrial Degraded Bank of India	Industrial Debarred Bank of India
199	The IFCI stands for _____	Industrial Finance Corporation of India	Institute of Finance company	Institutional Finance Credit of india	Industrial Finance Company
200	The IMF stands for _____	International Monetary Fund	Indian Money Factor	Internal Monetary Fund	Institutional Money Fund
201	The INR stands for _____	Indian Rupee	Internal Rate	Industrial Repo	Indian Rate
202	The IPO stands for _____	Initial Public Offer	Indian Post Offer	Industrial Public Offer	Internal Public Offer
203	The IRDA stands for _____	Insurance Regulatory and Development Authority	Institutional Regulator and Development of India	Insurance Development Regulatory	Industrial Regulatory and Development Of India
204	The LC stands for _____	Letter of Credit	Letter of Cash	Lack of Credit	Letter of Castro
205	The LIC stands for _____	Life Insurance Corporation	Life Industrial Company	Live Insurance Company	Lead Insurance Corporation
206	The MMMF stands for _____	Money Market Mutual Funds	Monetary Mutual Funds	Money Marketing Finance	Mandatory Market Finance
207	The MNC stands for _____	Multinational Corporation	Municipal Corporation	Mandatory National Custom	Mini National Company
208	The NABARD stands for _____	National Bank for Agricultural and Rural	National Bank for Agricultural and Regular	National Bank for Association and Rural Development	National Bank for Activity and Rural Development
209	The NAV stands for _____	Net Asset Value	National Accreditation Valuer	Net Actual Value	National Associate Value
210	The NSE stands for _____	National Stock Exchange	Native Stock Exchange	Nitrive Share Exim	National Secured Exchange
211	The OD stands for _____	Over Draft	Overdrawal	Over the Drawer	Off Draft
212	The OTCEL stands for _____	Over the Counter Exchange of India	Over the Court Excellence	On the Counter Excel	Over the Credit Exchange of India
213	The PSU stands for _____	Public Sector Undertaking	Private Sectoral Underwriter	Privacy Sector Uniform	Private Sector Underwriter
214	The RBI stands for _____	Reserve Bank of India	Registered Bank of India	Recollection Band of India	Risk-free Bank of India
215	The RRB stands for _____	Regional Rural Banks	Recontruction Bank	Restricted Rural Bank	Regional Report bank

216	The SBI stands for _____	State Bank of India	State Bank of Indonesia	Statute Bank of India	Stagnant Banker of Interest
217	The SEBI stands for _____	Securities and Exchange Board of India	Standard Exchange Board of India	Statutory Board of Exchange	Stagnant and Extrinsic Board of India
218	The SFC stands for _____	State Financial Corporation	Statutory Finance Company	Strict Finance Corporation	Statute Financial Corporation
219	The SIDBI stands for _____	Small Industries Development Bank of India	Secured Industries Development Bank of India	Small Industries Development Branch of India	Small Industries Development Bank of
220	The SLR stands for _____	Statutory Liquidity Ratio	Strict Land Ratio	Statute Liquid Ratio	Strategic Liquidity Ratio
221	The UTI stands for _____	Unit Trust of India	United Trust of India	Unit Tragic Incident	Unit Trust of Instancy
222	The VC stands for _____	Venture Capital	Verdict Capital	Value Capita	Valuer Calculator
223	Financial Market is a component of _____	Financial System	Financial Strategy	Financial Industry	Final System
224	Financial Institution is a component of _____	Financial System	Financial Strategy	Financial Industry	Final System
225	Financial Instrument is a component of _____	Financial System	Financial Strategy	Financial Industry	Final System
226	Financial Service is a component of _____	Financial System	Financial Strategy	Financial Industry	Final System
227	_____ in India has social control and public ownership	Commercial Bank	Corporate Bank	Company	Foreign Company
228	From _____ account, amount can be withdrawn by cheque without any restrictions.	Current	Savings	Recurring	Fixed
229	_____ Bank does business mainly in agriculture and rural sector	Cooperative	Central	Commercial	RBI
230	ICICI was set up in the year _____	1955	1956	1985	1993
231	IFCI was set up in the year _____	1948	1956	1985	1993
232	IDBI was set up in the year _____	1964	1956	1985	1993
233	NABARD was set up in the year _____	1982	1956	1985	1993
234	DFHI was set up in the year _____	1988	1956	1985	1993
235	EXIM Bank was established in the year _____	1982	1956	1985	1993
236	SFCs was set up in the year _____	1951	1956	1985	1993
237	_____ provides refinance and assistance to SFCs	SIDBI	ICICI	IFCI	HDFC
238	_____ bank will provide financial services predominantly to women	Bharatiya Mahila Bank	Bharat Cooperative Bank	ICICI	IFCI
239	SIDBI was set up in the year _____	1989	1956	1985	1993

240	_____ is also known as Bankers Bank	RBI	SIDBI	SFCs	SBI
241	_____ is also known as Central Bank of India	RBI	SIDBI	SFCs	SBI
242	_____ is also known as lender of last resort	RBI	SIDBI	SFCs	SBI
243	NPA stands for _____	Non Performing Asset	Non Privileged Act	Non Performing Action	Net Performed Asset
244	_____ is the banker to the government	RBI	SIDBI	SFCs	SBI
245	Recession is _____ cause that contributes to NPA.	Internal	External	Institutional	Inceptional
246	Accepting deposits is one of the _____ function of a commercial bank.	Primary	Secondary	Pre-primary	Final
247	Granting loans is one of the _____ function of a commercial bank.	Primary	Secondary	Pre-primary	Final
248	Agency functions is one of the _____ function of a commercial bank.	Primary	Secondary	Pre-primary	Final
249	General Utility functions is one of the _____ function of a commercial bank.	Primary	Secondary	Pre-primary	Final
250	Intangibility is a feature of _____	Financial Services	Financial Tradition	Financial Institution	Financial Trade
251	Inseparability is a feature of _____	Financial Services	Financial Tradition	Financial Institution	Financial Trade
252	Perishability is a feature of _____	Financial Services	Financial Tradition	Financial Institution	Financial Trade
253	_____ can be classified into primary and secondary market	Financial System	Financial Strategy	Financial Industry	Final System
254	_____ card is launched by National Payments Corporation of India	RuPay	Credit	Cashless	Debit
255	_____ is a person who has an account in the bank	Customer	Merchant	Trader	Seller
256	A _____ deposit is kept in bank for a fixed tenure.	Fixed	Recurring	Savings	Current
257	A _____ deposit is opened by a Business man	Fixed	Recurring	Savings	Current

Sheth N.K.T.T. College of Commerce

Sheth N.K.T.T. College of Commerce