

Online Examinations (Even Sem/Part-I/Part-II Examinations 2020 - 2021)

Course Name - –Financial Institutions and Markets

Course Code - BBA602

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Answer all the questions. Each question carry one mark.

9. 1. What is the meaning of “financing” in the financial market?

Mark only one oval.

- Advising an organization to raise charity funds
- Investing in the securities market
- Sourcing funds
- Converting the assets into cash

10. 2. Type of market in which securities with less than one year maturity are traded, is classified as

Mark only one oval.

- Global Market
- Capital Market
- Money Market
- Transaction Market

11. 3. The financial market for long-term funds is known as

Mark only one oval.

- Primary Market
- Capital Market
- Money Market
- Secondary Market

12. 4. The lender of the last resort to the market is the

Mark only one oval.

- Indigenous banks
- Commercial Banks
- RBI
- None of these

13. 5. The Bombay Stock Exchange was established in

Mark only one oval.

1872

1873

1874

1875

14. 6. Which one of the following refers financial investment in a highly risky and growth oriented venture with the objective of earning a high rate of return?

Mark only one oval.

Leasing

Merchant Bank

Venture capital

None of these

15. 7. Find the odd one out

Mark only one oval.

Commercial Paper

Certificate of deposit

Share Certificate

Treasury bill

16. 8. Non-banking companies should compulsorily get credit rating for their

Mark only one oval.

- Capital market instrument
- Money market instrument
- Debt market instrument
- None of these

17. 9. Term lending institutions are _____ market intermediaries.

Mark only one oval.

- Cash
- Credit
- Capital
- Sale

18. 10. To regulate the securities market and to protect the investor's interest _____ has been created by the Government of India.

Mark only one oval.

- RRB
- RBI
- SEBI
- SBI

19. 11. Which of the following bond is sold at a large discount to their nominal value?

Mark only one oval.

- Profit
- Discount
- Deep discount
- None of these

20. 12. In which year was Reserve Bank of India established?

Mark only one oval.

- 1835
- 1935
- 1948
- None of these

21. 13. Which of the following had been nationalized and renamed as State Bank of RBI?

Mark only one oval.

- RBI
- UTI
- Imperial Bank of India
- Bank of Bengal

22. 14. Which is the largest Commercial Bank of India?

Mark only one oval.

- Indian Bank
- Punjab National Bank
- State Bank of India
- None of these

23. 15. Treasury Bill are issued by government to _____ money.

Mark only one oval.

- lend
- invest
- borrow
- save

24. 16. Loan against the security of immovable property is by executing an agreement of

Mark only one oval.

- Assignment
- Transfer
- Pledge
- Mortgage

25. 17. The regulator of banking system in India is

Mark only one oval.

- AMFI
- Finance Minister
- RBI
- SEBI

26. 18. Which of the following nation is considered the originator of the concept of Micro Finance?

Mark only one oval.

- India
- South Africa
- Bangladesh
- USA

27. 19. Which of the following is not a part of the scheduled banking structure in India ?

Mark only one oval.

- Private Sector Bank
- Public Sector Bank
- Money Lenders
- Regional Rural Bank

28. 20. Allahabad Bank is now merged with which of the following bank?

Mark only one oval.

- SBI
- Punjab National Bank
- Indian Bank
- Canara Bank

29. 21. IFRS stands for

Mark only one oval.

- Indian Financial Review System
- Indian Financial Reporting System
- International Financial Reporting Standards
- International Financial Review System

30. 22. SLR refers to

Mark only one oval.

- Safety Liquidity Ratio
- Stability Liquidity Ratio
- Statutory Liquidity Ratio
- None of these

31. 23. NEFT refers to

Mark only one oval.

- National Electronic Fee Transfer
- National Economic Fund Transfer
- National Electronic Fund Transfer
- None of these

32. 24. RBI Act was comes into existence

Mark only one oval.

- 1934
- 1935
- 1945
- 1948

33. 25. IRDA stands for

Mark only one oval.

- Insurance Restructuring and Development Authority
- Industrial Development and development Authority
- Insurance Regulatory and Development Authority
- Insurance Refinancing and Development Authority

34. 26. In the case of life insurance, HLV refers to

Mark only one oval.

- Home legal value
- Human legal value
- Human life value
- House length Value

35. 27. The General Insurance Corporation of India was formed in the year

Mark only one oval.

- 1948
- 1956
- 1972
- 1984

36. 28. PMJDY stands for

Mark only one oval.

- Pradhan Mantri Jeevan Dhan Yojana
- Prime Minister Jan Dhan Yojana
- Pradhan Mantri Jan-Dhan Yojana
- None of these

37. 29. Voluntary termination of contract of life insurance is called -----

Mark only one oval.

- Returning of policy
- Withdrawal of policy
- Surrender of policy
- None of these

38. 30. NPA means

Mark only one oval.

- Net Performing Asset
- Non Performing Asset
- Net Profit Acceptance
- None of these

39. 31. When did the banking sector reforms initiates

Mark only one oval.

- 1901
- 1989
- 1991
- 2020

40. 32. Narasimham Committee is related with

Mark only one oval.

- Parliamentary Reforms
- Insurance Sector Reforms
- Banking Sector Reforms
- Industrial Sector Reforms

41. 33. Formulating of the strategies does not related to

Mark only one oval.

- Simple rate interest
- Fixed rate interest
- Compound rate interest
- Floating rate interest

42. 34. Which of the following rules do not apply to banking companies

Mark only one oval.

- Compaies Act
- Banking Regulation Act
- RBI Act
- None of these

43. 35. Which among these is not a monetary tool?

Mark only one oval.

- SLR
- Open Market Operaton
- Deficit Financing
- CRR

44. 36. HDFC bank is an example of

Mark only one oval.

- Foreign Bank
- Public Sector Bank
- Private Bank
- None of these

45. 37. The capital market in India is controlled by?

Mark only one oval.

- RBI
- NABARD
- SEBI
- IRDA

46. 38. How many companies are included in the BSE Sensex ?

Mark only one oval.

25

30

55

111

47. 39. Nifty was established in which year?

Mark only one oval.

1952

1965

1996

2020

48. 40. The money market where debt and stocks are traded and maturity period is more than a year is known as

Mark only one oval.

Long term market

Counter market

Capital market

Short term market

49. 41. By performing open market operation transactions, RBI regulates which of these factors

Mark only one oval.

- Borrowing power of the commercial banks
- Inflation
- Interest rate
- None of these

50. 42. When RBI increases the cash reserve ratio (CRR), it will

Mark only one oval.

- Increase supply initially but decrease automatically later on.
- Increase money supply in the economy
- Decrease money supply in the economy
- No impact on money supply in the economy

51. 43. Banking sector falls under which of the following sectors?

Mark only one oval.

- Industrial sector
- Manufacturing sector
- Service sector
- None of these

52. 44. What is known as 'Lender of Last Resort'?

Mark only one oval.

- Whenever the government declares a debt relief, the RBI will have to bear the brunt of it.
- If a person or firm which is eligible to get a loan, does not get it from any commercial bank, may approach the Reserve Bank of India for a loan.
- If a commercial bank is in crisis, it may place its reasonable demand for accommodation to Reserve Bank of India
- If the state governments are in crisis and need money for short term , they can approach RBI for this purpose

53. 45. Largest Life Insurance Comapany in India is

Mark only one oval.

- The New India Assurance Company Ltd
- United India Insurance Company Ltd
- LIC
- National Insurance Company Ltd

54. 46. Which of the following is not a principle of insurance

Mark only one oval.

- Utmost good faith
- Maximization of Profit
- Principle of contribution
- Causa Proxima

55. 47. The First player of the Mutual fund industry was

Mark only one oval.

- ICICI MF
- SBI MF
- UTI MF
- LIC MF

56. 48. In India, AMC must be registered with_

Mark only one oval.

- Company's Act 2013
- No registration required
- SEBI
- RBI

57. 49. What is the full form of NAV?

Mark only one oval.

- Net Assessment Value
- National Asset Value
- Net Asset Value
- None of these

58. 50. SIP stands for

Mark only one oval.

- Systematic Investmnt Plan
- Simple Investment Plan
- Simplified Investment Programme
- Single investment Plan

59. 51. Which of the following Development Financial Institution was primarily set up for the development of micro, small and medium entreprised sector?

Mark only one oval.

- NABARD
- IDBI
- IFCI
- SIDBI

60. 52. Which is the India's first paymentt bank?

Mark only one oval.

- Paytm Payment Bank
- Airtel Payment Bank
- JIO Payment Bank
- Fino Payment Bank

61. 53. Which of the followings count uder SLR?

Mark only one oval.

- Cash in hand
- Gold owned by bank
- Balance with RBI
- All of these

62. 54. Which agency regulates and supervises NBFCs?

Mark only one oval.

- Financ Ministry
- SEBI
- RBI
- Respective State Government

63. 55. The process by which demand for the securities proposed to be issued by a body corporate is elicited and built up and the price for such securities is assessed for the determination of the quantum of such securities is called _____.

Mark only one oval.

- Offer for sale
- Private Placement
- Book building
- None of these

64. 56. Which one of the followings - is a long term risk capital to finance high technology projects which involve risk but at same time has strong potential for growth?

Mark only one oval.

- Merchant Banker
- Hedge Financing
- Venture capital
- Hire Purchaser

65. 57. Mutual Fund for which the size of the fund and its duration are fixed in advance is known as

Mark only one oval.

- Balanced fund
- Open ended fund
- Closed ended fund
- None of these

66. 58. The principal reason for the existence of leasing is that:

Mark only one oval.

- intermediate-term loans are difficult to obtain.
- companies, financial institutions, and individuals derive different benefits from owning assets
- this is a type of financing unaffected by changes in tax law.
- leasing is a renewable source of intermediate-term funds.

67. 59. A direct lease, a sale and leaseback, and a leveraged lease are all examples of

Mark only one oval.

- financial leases.
- operating leases.
- full-service leases.
- "off-balance sheet" methods of financing.

68. 60. Which of the following are the different options available to the entrepreneurs for funding the business?

Mark only one oval.

- Venture capital
- Angel Financing
- Invoice Factoring
- All of these

69. 61. Which of the following clearly defines the Factoring business?

Mark only one oval.

- It is a type of debtor finance in which a business sells its accounts receivables
- the receivables are sold to the third party at a discount
- it is commonly referred to as accounts receivable factoring, invoice factoring
- All of these

70. 62. Which one of the following is India's first Credit Rating Agency?

Mark only one oval.

- ICRA
- CRISIL
- CARE
- ONICRA

71. 63. Which of the following is not a Credit Rating Agency?

Mark only one oval.

- CRISIL
- IFCI
- ICRA
- CARE

72. 64. AAA' rating symbol of CRISIL indicates

Mark only one oval.

- Dafault
- Moderate safety
- Highest Safety
- None of these

73. 65. A major difference between load and no-load funds is

Mark only one oval.

- Marketability: no-load funds can be traded more readily.
- Performance: load funds do better.
- Acquisition cost: load funds cost more than their NAVs.
- None of these

74. 66. If you would like to invest in the software industry, you should look for

Mark only one oval.

- A sector fund.
- Hedge fund.
- An index fund.
- None of these

75. 67. A "spider" refers to

Mark only one oval.

- a limited partnership that invests in coal mines.
- a REIT that invests in underground storage facilities.
- an exchange-traded fund that tracks the S&P 500 stock index.
- None of these

76. 68. Which of the following funds invests solely in debt securities of very short maturities?

Mark only one oval.

- Money market fund
- Open-end fund
- Bond fund
- None of these

77. 69. A close-ended mutual fund has a fixed :

Mark only one oval.

- Fund Size
- NAV
- Rate of return
- Number of distributors

78. 70. A gilt fund is a special type of fund that invests

Mark only one oval.

- In very high quality equity only
- In instrument issued by companies with a sound track record
- In short term securities
- In government securities only

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