

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

Course Name - --Regional Rural Banking

Course Code - BCM605B

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Answer all the questions. Each question carry one mark.

9. 1. Reserve Bank of India was established in :

*Mark only one oval.*

- 1935
- 1937
- 1945
- 1947

10. 2. Which of the following is a qualitative method of credit control?

*Mark only one oval.*

- Variation in cash reserve ratio of banks
- Restriction on consumer credit
- Open market operations
- Variation in bank rate

11. 3. Which of the following is the apex bank of India?

*Mark only one oval.*

- RBI
- SBI
- SBP
- PNB

12. 4. Which of the following is the function of a Central bank?

*Mark only one oval.*

- Issue of notes
- Banker to the Government and Banks
- Supply and control of money
- All of these

13. 5. Demand deposits include

*Mark only one oval.*

- Saving account deposits and fixed deposits
- Saving account deposits and current account deposits
- Current account deposits and fixed deposits
- All type of deposits

14. 6. Credit money is increased when CRR:

*Mark only one oval.*

- Falls
- Rises
- Both Falls and Rises
- None of these

15. 7. What is true for the Central Bank?

*Mark only one oval.*

- Apex Bank of the Country
- Ownership of the Government
- Regulates the entire banking system in the country
- All of these

16. 8. Which is not a quantitative method of credit control?

*Mark only one oval.*

- Bank Rate
- Moral Suasion
- Open Market Operations
- Change in CRR

17. 9. Which is the major objective of credit control?

*Mark only one oval.*

- To maintain Price Stability
- To stabilize Exchange Rate
- To production and Employment
- All of these

18. 10. Banking Sector Reforms in India began in:

*Mark only one oval.*

- 1969
- 1981
- 1991
- 2001

19. 11. Regional Rural Banks have been set up with the basic objectives of:

*Mark only one oval.*

- Providing credit to semi - urban & urban population
- Providing deposits facilities to farmers
- Providing credit & deposit facilities to rural areas
- providing credit, deposit and other banking facilities to people in rural areas

20. 12. CRR funds are kept by the Banks in \_\_\_\_:

*Mark only one oval.*

- Cash in hand at branches
- Balance with other banks
- Balance in a special Account with RBI
- Funds in the currency chest

21. 13. Principal functions of SIDBI:

*Mark only one oval.*

- Promotion of SSI
- Finance of SSI
- Development of SSI
- All of these



22. 14. When banks accept a fixed sum of money from an individual for a definite term and pay on maturity with interest, the deposit is known as :

*Mark only one oval.*

- Term Deposit
- Demand Deposit
- Bond
- Mortgage

23. 15. The formal sources of credit do not comprise of

*Mark only one oval.*

- Cooperatives
- Employers
- Banks
- None of these

24. 16. Which option blocks the poor to get bank loans?

*Mark only one oval.*

- Absence of collateral
- High rates of interest
- Complexity of procedure
- None of these

25. 17. In a self-help group (SHG), the loan and saving decisions are generally taken by

*Mark only one oval.*

- Government
- Non-government organisation
- Bank
- Group members

26. 18. Commercial banks in India was organised as.....

*Mark only one oval.*

- Sole proprietorship
- Joint stock company
- Partnership
- Joint sector

27. 19. Mixed banking is now referred to as

*Mark only one oval.*

- Commercial banking
- Universal banking
- Merchant banking
- Development banking

28. 20. was originally the home of commercial banking.

*Mark only one oval.*

- U.S.A
- England
- Britain
- Germany

29. 21. The trend in India is towards

*Mark only one oval.*

- Mixed banking
- Development banking
- Commercial banking
- Industrial banking

30. 22. Rediscounting and giving advance the central bank changes interest at a rate which is known as

*Mark only one oval.*

- CRR
- SLR
- BANK RATE
- CREDIT RATE

31. 23. RBI introduced 14-day intermediate Treasury Bills and 14-day Treasury bills on?

*Mark only one oval.*

- 1948  
 1972  
 1994  
 1997

32. 24. RBI introduced the system of repurchase of dated Government securities through addition at fixed cutoff rate of interest is?

*Mark only one oval.*

- Reverse Repos  
 CRR  
 LAF  
 SLR

33. 25. Two countries X and Y are manufacturing two products Sugar & Cloth. Costs are: (a) in country X Rs.350 for sugar and Rs.700 for cloth. (b) In country B, it is Rs.650 for sugar and Rs.800 for cloth. Now answer the right one of the followings:

*Mark only one oval.*

- Deposit Investment Corporation  
 Deposit Insurance Corporation  
 Deposit Industrial Corporation  
 Development Corporation of India

34. 26. Overdraft is a credit facility granted by Commercial banks to holders

*Mark only one oval.*

- Current Account
- Cash Account
- Capital Amount
- Reserve Fund

35. 27. Money at call and short notice is also known as?

*Mark only one oval.*

- Capital Market
- Inter bank call money market
- Financial system
- Financial Call money

36. 28. The regulator of Indian Capital Market is?

*Mark only one oval.*

- SBI
- Commercial Bank
- RBI
- SEBI

37. 29. Bridge Loan is also known as?

*Mark only one oval.*

- Swing Loan
- Term Loan
- Demand loan
- Farm Loan

38. 30. The first joint Stock Bank in India?

*Mark only one oval.*

- IDBI
- ICICI
- Imperial Bank
- Allahabad Bank

39. 31. The loan facility where neither ownership nor possession of asset is transferred as security to the bank is called?

*Mark only one oval.*

- Pledge
- Mortgage
- Hypothecation
- Property security

40. 32. act as a Consortium leader of the banking institutions in the district?

*Mark only one oval.*

- Lead Bank
- Social banking
- Core banking
- District co-operative bank

41. 33. In SAA, all Rural and Semi-Urban branches of all scheduled banks including RRBs were allocated specific villages called?

*Mark only one oval.*

- Service approach
- development villages
- Village area
- Service area

42. 34. Who introduced micro credit system in social banking segment?

*Mark only one oval.*

- Geoffery Growther of Prof.D.R Gadgil
- Nobel laureate & Mohammed Yunus
- N.D Thiwari
- Banking Regulation Act 1949

43. 35. Unless otherwise specified DD or cheques is valid for a period of;

*Mark only one oval.*

- One month
- 3 months
- 6 months
- 1 year

44. 36. The largest public sector bank in India is

*Mark only one oval.*

- RBI
- SBI
- Canara Bank
- Indian Bank

45. 37. Medium term loans are meant for a period

*Mark only one oval.*

- 3 - 5 Years
- 5 - 10 Years
- 10-15 Years
- Above 15 Years



46. 38. Collateral security means

*Mark only one oval.*

- Advance against supply bills
- Share and debentures
- Goods pledged to the bank
- Additional security

47. 39. Cooperative banks are registered under.....

*Mark only one oval.*

- RBI Act
- Banking Regulation Act
- Co-operative societies act
- Any of these

48. 40. For opening new branch of a bank should obtain the sanction of.....

*Mark only one oval.*

- Central government
- State government
- RBI
- All of these

49. 41. NABARD is administered by

*Mark only one oval.*

- RBI
- SBI
- Board of Directors
- Central govt.

50. 42. Bank rate policy is aimed at

*Mark only one oval.*

- Development of banks
- Helping loan takers
- Stabilising internal price level
- None of these.

51. 43. Garnishee order is to restrain a banker from

*Mark only one oval.*

- Crossing of cheques
- Accepting bills
- Receiving deposit
- Making payment

52. 44. Primary relationship between banker and customer is that of

*Mark only one oval.*

- Dealer and customer
- Principal and agent
- Debtor and creditor
- Vender and buyer

53. 45. A banker has the right to disclose the account position of a customer to.....

*Mark only one oval.*

- Intimate friend
- Customers wife
- Trade reference
- Customers relatives

54. 46. When a loan is advanced on the basis of immovable property, it is called

*Mark only one oval.*

- Pledge
- Hypothecation
- Mortgage
- Lien

55. 47. The banker will refuse payment against

*Mark only one oval.*

- Post dated cheque
- Mutilated cheque
- Insufficient fund in a/c
- All of these

56. 48. The following is not a demand deposit

*Mark only one oval.*

- Fixed deposit
- Annuity deposit
- Fixed deposit due
- All of these

57. 49. Key loans are usually allowed on

*Mark only one oval.*

- Buildings
- Goods under safe custody
- Goods in transit
- Goods for sale

58. 50. Crossing of a cheque can be done by

*Mark only one oval.*

- Drawer only
- Payee only
- Any holder
- None of these

59. 51. RBI is an example of

*Mark only one oval.*

- Chartered company
- Statutory company
- Registered company
- Unlimited company

60. 52. Rule of Claytons Case is related with

*Mark only one oval.*

- Fixed deposit
- Term loans
- Cash credit
- Appropriation of debt

61. 53. Scheduled bank is one.....

*Mark only one oval.*

- Which is included in II schedule of RBI
- Which is included in II schedule of Banking Regulation act
- Institution dealing in money
- Which gives loan to SC/ST

62. 54. Commercial bank can be either unit banking type or banking type.

*Mark only one oval.*

- Central
- Branch
- Specialised
- Rural

63. 55. IDBI and IFCI are examples of.....

*Mark only one oval.*

- Commercial bank
- Co-operative bank
- Industrial bank
- Unit bank

64. 56. International Bank for Reconstruction and Development is popularly known as

*Mark only one oval.*

- International bank
- Overseas bank
- World bank
- IMF

65. 57. NPA stands for.....

*Mark only one oval.*

- Normal Profit Achievement
- Nonperforming Assets
- Non profit Advances
- Non performing Agents

66. 58. In banking sector, KYC stands for

*Mark only one oval.*

- Kid and young customers
- Know youth creditors
- Know your customers
- Know your cash requirements.

67. 59. SIDBI was established as a wholly owned subsidiary of.....

*Mark only one oval.*

IFCI

SFC

IDBI

RBI

68. 60. The apex development bank in India is

*Mark only one oval.*

IFCI

IDBI

SIDBI

RBI

69. 61. Head quarters of RBI is

*Mark only one oval.*

New Delhi

Mumbai

Calcutta

Nasik



70. 62. Which of the following are not methods of credit control

*Mark only one oval.*

- Bank rate
- Rationing credit
- Issue of notes
- Direct action

71. 63. A cheque bearing a back date from the date of issue is

*Mark only one oval.*

- Stale cheque
- Post dated cheque
- Marked cheque
- Ante dated cheque

72. 64. One Rupee notes is issued by

*Mark only one oval.*

- RBI
- SBI
- Ministry of Finance
- Both RBI and Govt.

73. 65. Call deposit is modified form of.....

*Mark only one oval.*

- Fixed deposit
- Demand draft
- Term deposit
- SB deposit

74. 66. Chairman of NABARD is appointed by

*Mark only one oval.*

- UPSC
- SSC
- RBI
- Central Govt.

75. 67. LAB stands for.....

*Mark only one oval.*

- Lead Area Bank
- Local Area Bank
- Lending and Borrowing
- Leading and Banking

76. 68. A mutilated cheque will be -----

*Mark only one oval.*

- Crossed
- Endorsed
- Marked
- Torn

77. 69. First purely Indian bank is

*Mark only one oval.*

- Allahabad bank
- Punjab National Bank
- Nedungadi Bank
- Bank of Hindustan

78. 70. The commercial bank do not perform one function out of the following

*Mark only one oval.*

- Mobilisation of saving
- Giving loans and advances
- Issues currency notes
- Financing priority sectors

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