

Online Assessment (Even Sem/Part-I/Part-II Examinations 2019 - 2020)

Course Name - Banking Technology and Electronic Core Banking

Course Code - BCM605B

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Answer all the questions. Each question carry one mark.

9. 1. RBI Act was passed in the year

Mark only one oval.

- 1950
- 1960
- 1934
- None of these

10. 2. A Co-operative Bank is registered under

Mark only one oval.

- Banking Regulation Act
- RBI Act
- Co-operative societies Act (State or Multi State)
- None of these

11. Private bank are registered under

Mark only one oval.

- Banking Regulation Act
- Companies Act
- Finance Act
- None of these

12. 4. Non Banking financial corporations are reported under

Mark only one oval.

- Finance Act
- Companies Act
- Banking Regulation Act
- None of these

13. 5. The public sector banks are constituted under

Mark only one oval.

- RBI Act
- Banking Companies(Acquisition & transfer of undertakings) Act, 1970/1980
- Companies Act
- None of these

14. 6. The license to commence a banking business is given by

Mark only one oval.

- Finance Ministry
- State Govt.
- RBI
- None of these

15. 7. In case of Regional Rural Banks, application for permission has to be routed through

Mark only one oval.

- State Govt.
- Finance Ministry
- NABARD
- None of these

16. 8. A director of a banking company should not have in any other company

Mark only one oval.

- Beneficial Interest
- Substantial Interest
- Majority Interest
- None of these

17. 9. Banking Ombudsman is an authority appointed to

Mark only one oval.

- Investigate fraud
- Inefficiency in running the banking business
- Redress public grievance in respect of deficiency in banking service
- None of these

18. 10. The location & jurisdiction of the ombudsman are specified by

Mark only one oval.

- State Govt.
- RBI
- Finance Ministry
- None of these

19. 11. Usurious Loan Act, 1918

Mark only one oval.

- Restricts advancement of loans by banks
- Prohibits lending at exorbitant rates
- Penalises non repayment of loan
- None of these

20. 12. The constitution of SBI is

Mark only one oval.

- Company
- Body corporate
- Financial Institution
- None of these

21. 13. The negotiable instrument Act was originally passed in

Mark only one oval.

- 1902
- 1881
- 1875
- None of these

22. 14. MICR denotes Magnetic

Mark only one oval.

- Identity characteristics recognition
- Magnetic in character recognition
- Manual in character recognition
- None of these

23. 15. CORE denotes

Mark only one oval.

- Corporate online Real-time Exchange
- Centralised on line Real time Exchange
- Clear online Real time Exchange
- None of these

24. 16. The cash reserve is required to be maintained by a bank with

Mark only one oval.

- Finance Ministry
- RBI
- Central Govt.
- None of these

25. 17. The final authority to sanction the amalgamation of two or more bank is

Mark only one oval.

- RBI
- The boards of the amalgamating banks
- Central Govt.
- None of these

26. 18. As per Banking Regulation Act, Contingent liabilities are to be

Mark only one oval.

- Provided in the Accounts of the bank
- Shown as a footnote to the Balance sheet of the bank
- May be provided in the Accounts or may be shown as a footnote as per best judgement of the bank's board
- None of these

27. 19. Standard operating procedures for banks are laid down for the

Mark only one oval.

- Efficiency in the risk management of bank
- More efficient IT Management at the bank
- Ensuring consistency & efficiency in duties of bank employees
- None of these

28. 20. Bandhan Bank Ltd being a private bank is formed as

Mark only one oval.

- body corporate constituted under special statute
- A bank formed under BR Act
- A company registered under the companies Act
- None of these

29. 21. The primary security to be given by a borrower in case of cash credit as

Mark only one oval.

- Personal guarantee of the borrower
- Stock & debtors of the borrowers
- Land & building of the borrowers
- None of these

30. 22. Internal Audit of bank is conducted by

Mark only one oval.

- Finance Ministry
- Statutory Auditors
- RBI
- None of these

31. 23. MODEM does the following

Mark only one oval.

- Modulates digital signals into analogue
- Demodulates analogue signal into digital
- Both Modulates digital signals into analogue And Demodulates analogue signal into digital
- None of these

32. 24. Electronic clearing system of bank is possible only if the bank is

Mark only one oval.

- Under CBS system
- It is not essential for the bank to be under CBS system
- The system must be operating by a very efficient server
- None of these

33. 25. A typical computerized environment constitutes 3 independent but separate components

Mark only one oval.

- Hardware, Software, UPS
- Software, Hardware, Data
- Software, Modem, Networks
- None of these

34. 26. In core Banking system

Mark only one oval.

- Branches are connected to a Central Terminal
- Transactions are done centrally & online
- Banking at any branch is enabled
- None of these

35. 27. Electronic Funds transfer of a bank could be of the following types

Mark only one oval.

- Inter office, inter branch, inter bank
- Intra office, intra bank, intra branch
- Intra branch, Inter branch, Inter bank
- None of these

36. 28. The borrowing & re lending highly liquid assets and securities is known as

Mark only one oval.

- Portfolio management
- Money Market operation
- Leasing services
- None of these

37. 29. Point of sale terminals is

Mark only one oval.

- On site ATMs
- Devices on which shopkeepers swipe credit cards on completing a payment transaction
- Cheque prints machines
- None of these

38. 30. A debit card

Mark only one oval.

- Can be issued in an overdraft account
- Cannot be issued in an overdraft account
- Issuance depends on the discretion of the bank
- None of these

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