

55/2015

Maximum : 100 marks

Time : 1 hour and 15 minutes

1. The word 'Bank' is originated from the language of :  
(A) Italian (B) English  
(C) Latin (D) Greek
2. The banking Ombudsman scheme was first introduced in Indian in :  
(A) 1990 (B) 1992  
(C) 1995 (D) 1994
3. Which of the following is a negotiable instrument?  
(A) Promissory note (B) Bill of exchange  
(C) Cheque (D) All of these
4. The number of schedules in the Balance Sheet of a bank.  
(A) 16 (B) 12  
(C) 18 (D) 11
5. In banking LBS refers to :  
(A) Lal Bahadur Sastri (B) Lending Bank scheme  
(C) Lead Bank Scheme (D) None of these
6. Two basic contradictory conditions that a banker has to keep is :  
(A) Liquidity and Security (B) Liquidity and Profitability  
(C) Security and convertability (D) All of these
7. Indian Domestic Card scheme 'Rupay' conceived and launched by :  
(A) Reserve Bank of India  
(B) Indian Government  
(C) National Finance Corporation of India  
(D) National Payment Corporation of India

8. Kerala Gramin Bank sponsored by:
- (A) Syndicate Bank (B) Canara Bank  
(C) Indian Bank (D) NABARD
9. There is restrictions regarding the number and amount of withdrawals in a given period in case of :
- (A) Savings bank a/c (B) Current a/c  
(C) Both (A) and (B) (D) None of these
10. The bank set up with the aim of giving boost to the country's export and import :
- (A) AXIS bank (B) Foreign bank  
(C) EXIM bank (D) City bank
11. The headquarters of RBI is at :
- (A) Mumbai (B) Delhi  
(C) Chennai (D) Pune
12. Principal Financial Institution for the promotion financing and development of Small Scale Industries :
- (A) IDBI (B) SFC  
(C) IFC (D) SIDBI
13. Statutory liquidity ratio of RBI is (as on July 2014) is :
- (A) 20% (B) 22%  
(C) 24% (D) None of these
14. The institution organised by the associated banks to simplify and facilitate daily exchange of items and settlement of balances :
- (A) Associated houses (B) Exchange houses  
(C) Clearing houses (D) Bill houses
15. First exclusive gold banking outlet of SBI is :
- (A) Swarnalankar, New Delhi (B) Ghahna Ghar, Mumbai  
(C) Swarnamandir, New Delhi (D) Sona Ghar, Hyderabad

16. Negotiable Instrument Act was passed in :
- (A) 1881 (B) 1880  
(C) 1981 (D) 1882
17. The headquarters of IMF is located at :
- (A) Washington (B) London  
(C) Newyork (D) Paris
18. First Joint Stock Bank in India :
- (A) Bank of Bengal (B) Bank of Hindusthan  
(C) Bank of Calcutta (D) Bank of Chennai
19. Governing body for the pension scheme:
- (A) SEBI (B) RBI  
(C) PFMC (D) PFRDA
20. Relationship of banker with payee of a draft.
- (A) Drawer and Drawee (B) Licensor and Licensee  
(C) Principal and Agent (D) Trustee and Beneficiary
21. The practice where a borrower pledges collateral security to secure a debt is :
- (A) Guarantee (B) Hypothecation  
(C) Bailing (D) All of these
22. Scheduled banks are which :
- (A) Carry on banking business in India  
(B) Which have paid up capital and reserve of an aggregate value of not less than five lakhs rupees  
(C) Which satisfy the RBI that their affairs are not being conducted in a manner detrimental to the interest of their depositors  
(D) All of these
23. Subsidiary ledges of banking companies consists :
- (A) Bill for collection register (B) Locker's register  
(C) Demand draft register (D) All of these

24. Alphanumeric code that identifies a bank branch participating in the interbank electronic fund transfer :
- (A) UAIDI (B) IFSC  
(C) NEFT (D) NFT
25. IDBI established in :
- (A) 1954 (B) 1960  
(C) 1964 (D) 1965
26. Chairman of NABARD is appointed by :
- (A) Government of India (B) President of India  
(C) RBI (D) Rajyasabha
27. Lord Krishna Bank was merged with :
- (A) Centurion Bank of Punjab (B) Punjab National Bank  
(C) Indian Bank (D) South Indian Bank
28. Largest Public Sector Bank in India :
- (A) Bank of Baroda (B) State Bank of India  
(C) Central Bank (D) Indian Bank
29. The Commercial Bank which has adopted a village in Thrissur District and several steps have been taken to transform the village as a 'model village' in India :
- (A) Syndicate Bank (B) Federal Bank  
(C) Canara Bank (D) South Indian Bank
30. Reserve Bank of India established in the year :
- (A) 1934 (B) 1930  
(C) 1935 (D) 1936
31. Which among the following is a defunct bank?
- (A) Lord Krishna Bank (B) Yes Bank  
(C) Dena Bank (D) Vijaya Bank
32. The headquarters of SIDBI is at :
- (A) Delhi (B) Lucknow  
(C) Mumbai (D) Hyderabad

33. Which bank has got gold should for excellence in financial reporting in the Private Bank category 2011-12 from Institute of Chartered Accounts of India?
- (A) Catholic Syrian Bank (B) HDFC bank  
(C) AXIS bank (D) None of these
34. SBI associate banks were nationalised on:
- (A) 1959 (B) 1969  
(C) 1964 (D) 1949
35. Complaint redressal system launched by SEBI is :
- (A) TRAI (B) IRDAI  
(C) CRS (D) SCORES
36. Accounts are allowed to be operated by cheque in respect of :
- (A) Both savings bank a/c and fixed deposit a/c  
(B) Both savings bank a/c and current a/c  
(C) Both savings bank a/c and loan a/c  
(D) Both savings bank a/c and cash a/c
37. Capacity of the bank to produce cash on demand :
- (A) Shiftability (B) Eligibility  
(C) Liquidity (D) Tradability
38. Earliest Commercial Banks were known as :
- (A) Trading houses (B) Banking houses  
(C) Service houses (D) Agency houses
39. 14 major commercial banks were nationalised on :
- (A) 1969 (B) 1970  
(C) 1959 (D) 1960
40. First organised stock exchange in India was :
- (A) Delhi (B) Bombay  
(C) Calcutta (D) Ahamadabad

41. The document used by the customers for depositing cash in to bank :
- (A) Pay – in – slip (B) Deposit slip  
(C) Specimen slip (D) Withdrawal slip
42. Services provided by banks under E-Banking is :
- (A) EFT (B) POS  
(C) Automated Teller Machine (D) All of these
43. The rate at which Reserve Bank re-discount papers presented by Commercial Bank or make advance to them directly against approved securities :
- (A) Repo Rate (B) Reverse Repo Rate  
(C) Bank Rate (D) C.R.R.
44. Banking Regulation Act passed in :
- (A) 1948 (B) 1949  
(C) 1950 (D) 1940
45. Which of the following is not a banking term?
- (A) Equator (B) O.D.  
(C) A/c payee (D) N.P.A.
46. Which of the following organisation was set up to boost the overall rural development in India?
- (A) SEBI (B) NABARD  
(C) Co-operative Banks (D) SIDBI
47. The 'Rupay' card dedicated to India by Honourable President of India, Pranab Mukherjee at Rashtrapathi Bhavan on :
- (A) April 4<sup>th</sup> 2014 (B) June 2<sup>nd</sup> 2014  
(C) April 10<sup>th</sup> 2014 (D) May 8<sup>th</sup> 2014
48. In E-Banking RTGS stands for :
- (A) Rate Time Gross Settlement (B) Real Time Gross Settlement  
(C) Re-discount Time Gap Settlement (D) None of these

49. "The banker to every Indian" is the slogan of :
- (A) Canara Bank (B) Indian Overseas Bank  
(C) Federal Bank (D) State Bank of India
50. The Prime Minister's scheme 'Bank account for All' is known as :
- (A) Jan Dhan Yojna (B) Dhan Yojna  
(C) Vikas Yojna (D) Jan Yojna
51. U.T.I. established in :
- (A) 1960 (B) 1962  
(C) 1970 (D) 1964
52. Qualitative credit control method of RBI is :
- (A) Liquidity ratio (B) Rationing of credit  
(C) Publicity (D) Bank rate
53. Over draft facility is allowed in respect of :
- (A) Current A/c (B) Saving A/c  
(C) Fixed deposit (D) Recurring A/c
54. Banks provide financial aid to industries, heavy turnkey projects and foreign trade is :
- (A) SIDBI (B) Specialised banks  
(C) Commercial banks (D) Central bank
55. The plastic money card which allow its holder to make purchase without holding cash in hand and cash at bank.
- (A) Debit card (B) ATM card  
(C) Credit card (D) None of these
56. The rate at which RBI lends to the banks under liquidity adjustment facility is :
- (A) Reverse Repo Rate (B) Repo Rate  
(C) Bank Rate (D) Cash Reserve Ratio
57. Holidays are declared to banks under :
- (A) Reserve Bank of India Act (B) Banking Regulation Act  
(C) Indian Contract Act (D) Negotiable Instrument Act