

## 85 câu hỏi trắc nghiệm tiếng Anh

### Banking & Finance

| No | Question   | Answer |
|----|--|--------|
| 1  | What is CRR?<br><br>a) Cash Reserve Ratio<br><br>b) Current Ratio Rate<br><br>c) Review Report<br><br>d) Credit Rating Record<br><br>e) None of these                                | a      |
| 2  | Interest rates? being charged by Banks in India has shown ----- trend in recent year.<br><br>a) Falling<br><br>b) Rising<br><br>c) Stable<br><br>d) Volatile<br><br>e) None of these | a      |
| 3  | The first development financial institution in India that has got merged with a bank is<br><br>a) IDBI<br><br>b) ICICI<br><br>c) IDFC<br><br>d) UTI<br><br>e) None of these          | b      |
| 4  | Who is the chairman of Pension Fund Committee?<br><br>a) S.A. Dave<br><br>b) A.N. Joshi<br><br>c) C. Ramarajan<br><br>d) C.N. Bhattacharya<br><br>e) None of these                   | a      |
| 5  | Which of the following NBFC converted itself into a commercial Bank?<br><br>a) Tata Finance  | d      |

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|           | b) Reliance Capital Trust<br>c) Birla Mutual<br>d) Kotak Mahindra<br>e) None of these   |          |
| <b>6</b>  | Which is the current revision & year of UCPDC?<br>a) UCPDC 500, 1993<br>b) UCODC 400, 1993<br>c) UCPDC 300, 1973<br>d) None of these  | <b>a</b> |
| <b>7</b>  | The rate of which discounting the bills of first class banks is done by RBI is called<br>a) Bank Rate<br>b) Prime Lending Rate<br>c) Loan Rate<br>d) Discounting Rate             | <b>a</b> |
| <b>8</b>  | Banking ombudsman has been constituted under which act?<br>a) Banking Regulation Act<br>b) RBI Act<br>c) SBI Act<br>d) COPRA  | <b>a</b> |
| <b>9</b>  | Which finance company has been given banking licence recently by RBI<br>a) Kotak Mahindra<br>b) Ashok Leyland & Finance<br>c) TVS Finance<br>d) Tata Finance<br>e) None of these  | <b>a</b> |
| <b>10</b> | Gilt edged securities refer to<br>a) Government Securities<br>b) Securities issued by municipal corporations<br>c) Securities issued by first class companies<br>d) None of these | <b>c</b> |

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| <b>11</b> | <p>A unit of the Unit Trust of India is a</p> <p>a) Share</p> <p>b) Debenture</p> <p>c) Negotiable Instrument</p> <p>d) None of these</p>  | <b>d</b> |
| <b>12</b> | <p>Indian Banks Association (IBA) has a common net working system for sharing the ATM facilities in Mumbai, which is known as</p> <p>a) ATM Network</p> <p>b) Shared Payment Network System</p> <p>c) Cash Network</p> <p>d) None of these</p> | <b>b</b> |
| <b>13</b> | <p>The present rate of SLR &amp; CRR are</p> <p>a) 15%, 5%</p> <p>b) 25%, 5.5%</p> <p>c) 25%, 4.5%</p> <p>d) 30%, 6%</p> <p>e) None of these</p>   | <b>c</b> |
| <b>15</b> | <p>Arbitrage is</p> <p>a) Buying and selling in two markets simultaneously</p> <p>b) A rate of interest</p> <p>c) A Fee</p> <p>d) Arbitrage is a dispute</p> <p>e) None of these</p>   | <b>a</b> |
| <b>16</b> | <p>The Basic Travelling quota for going abroad is</p> <p>a) USD 10,000</p> <p>b) USD 5,000</p> <p>c) USD 20,000</p> <p>d) USD 15,000/-</p> <p>e) No ceiling</p>  | <b>a</b> |
| <b>17</b> | E F C denotes  | <b>a</b> |

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|           | a) Exchange Earners Foreign Currency Account<br>b) Importer's account with Bank<br>c) Account maintained by an exporter with RBI<br>d) None of these                                      |          |
| <b>18</b> | For which of the following currencies is the Indian rupee quoted against 100 units of the foreign currency<br>a) Deutsche Mark<br>b) Pound<br>c) Japanese Yen<br>d) US Dollars            | <b>c</b> |
| <b>19</b> | Exchange risk in case of foreign currency Non Resident (Banks) scheme (FCNB) is borne by<br>a) RBI<br>b) Depositor<br>c) Govt. of India<br>d) Concerned Bank<br>e) None of these          | <b>d</b> |
| <b>20</b> | Which of these is not a credit rating agency?<br>a) Moody's<br>b) Standard & Poor's<br>c) Price water house<br>d) ICRA<br>e) None of these  | <b>c</b> |
| <b>22</b> | Consortium Advances refer to<br>a) Concurrent borrowings<br>b) Multiple financing<br>c) Joint Financing by more than one bank<br>d) Financing of consignment business<br>e) None of these | <b>c</b> |
| <b>23</b> | Pari Passu charge refers to a charge<br>a) Ranking in priority, regardless of quantum of advances   | <b>c</b> |

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|           | b) Merely notional in nature<br>c) Ranking equally in priority in proportion to the lender's share of advance<br>d) None of these  |          |
| <b>24</b> | NABARD refinance for financing Self Help Groups is to the extent of<br>a) 25%<br>b) 50%<br>c) 75%<br>d) 100%<br>e) None of these   | <b>d</b> |
| <b>25</b> | The term 'Allonge' refers to<br>a) The sheets of paper used in writing a deed<br>e) The stamps affixed on document<br>f) A sheet of paper attached to mortgage deed for the Purpose of witness<br>d) A sheet of papers attached to a negotiable instrument for the purpose of making endorsement thereof when there is no space in the instrument    | <b>d</b> |
| <b>26</b> | The provision of Consumer Protection Act, 1986 are applicable to the services rendered by the Banks<br>a) To the customers of the bank only<br>b) To the customers and the users of services irrespective of against consideration or free services<br>c) To the customers and any user of Bank's services against consideration<br>d) None of these | <b>c</b> |
| <b>27</b> | As per section 16 of the Banking Regulation Act, 1949 a person can be appointed as a director of how many banking companies<br>a) Three<br>b) Two<br>c) One<br>d) Four<br>e) None of these   | <b>c</b> |
| <b>28</b> | Nayak Committee Recommendations are applicable for sanction of Fund Based  | <b>d</b> |

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|           | <p>Working Capital Limit upto</p> <p>a) Rs.25 lacs</p> <p>b) Rs.1 crores</p> <p>c) Rs. 2 crores</p> <p>d) Rs. 5 crores</p> <p>e) None of these</p>   |          |
| <b>29</b> | <p>What are the four categories as per Kapur Committee recommendations for loan applications under SSI segment</p> <p>a) upto 2 lacs, upto 15 lacs, upto 25 lacs, and above 25 lacs</p> <p>b) upto 10 lacs, upto 25 lacs, upto 50 lacs and above 50 lacs</p> <p>c) upto 2 lacs, upto 1 crores, upto 2 crores, and above 2 crores</p> <p>d) upto 2 crores, upto 25 crores, upto 50 crores and above 50 crores</p> <p>e) None of these</p> | <b>a</b> |
| <b>30</b> | <p>The code of Fair Banking Practice 'Towards Excellence' and general terms and conditions of service came into effect from</p> <p>a) 01.07.97</p> <p>b) 01.08.97</p> <p>c) 01.10.97</p> <p>d) None of these</p>   | <b>c</b> |
| <b>31</b> | <p>Banking ombudsman means</p> <p>a) Person appointed to recover dues from defaulting borrowers</p> <p>b) A person to whom customer can approach for redress of his grievances</p> <p>c) A person appointed to settle dispute between employees and management</p> <p>d) A person appointed by RBI to oversee the functioning of Foreign Banks</p> <p>e) None of these</p>   | <b>b</b> |
| <b>33</b> | <p>NGO is the term associated with</p> <p>a) SHG</p> <p>b) PMRY</p> <p>c) SEEU</p> <p>d) Agri. Advances</p> <p>e) None of these</p>  | <b>a</b> |

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| <b>34</b> | <p>Member of ?Credit Information Bureau of India Ltd.? Are</p> <p>a) SBI, HDFC, Dun &amp; Bradstreet, Trans Union</p> <p>b) ICICI, UTI, SBI, Trans Union</p> <p>c) PNB, SBI, HDFC, Dun &amp; Bradstreet</p> <p>d) HDFC, PNB, Dun &amp; Brandsheet, Trans union</p> <p>e) None of these</p> | <b>a</b> |
| <b>35</b> | <p>Full form of SLR</p> <p>a) Statutory Liquidity Ratio</p> <p>b) State Level Recovery</p> <p>c) Sundry Leverage Ratio</p> <p>d) State Liquity Reserve</p>   | <b>a</b> |
| <b>36</b> | <p>C.R.A. is banking parlance stands for</p> <p>a) Credit Rating Association</p> <p>b) Credit Rating Agency</p> <p>c) Credit Risk Assessment</p> <p>d) None of these</p>   | <b>c</b> |
| <b>37</b> | <p>E.P.S. in share market stands for</p> <p>a) Earning per share</p> <p>b) Electronic Payment System</p> <p>c) Employee Pension Scroll</p> <p>d) Equated Payment System</p> <p>e) None of these</p>  | <b>a</b> |
| <b>38</b> | <p>Who is the Governor of RBI</p> <p>a) Bimal Jalan</p> <p>b) Y V Reddy</p> <p>c) K J Udeshi</p> <p>d) Ranga Reddy</p> <p>e) None of these</p>   | <b>b</b> |
| <b>39</b> | <p>The Securitisation and Reconstruction of Financial Asset and enforce of Security Interest Act came into force from</p>  | <b>b</b> |

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|           | a) 21.08.02<br>b) 21.06.02<br>c) 21.07.02<br>d) 21.12.02<br>e) None of these  |          |
| <b>40</b> | The powers of the Board of Directors to borrow from the bank are mentioned in<br>a) Article of Association<br>b) Memorandum of Association<br>c) Special Resolution<br>d) A & B<br>e) None of these | <b>b</b> |
| <b>41</b> | The currency ?Euro? has been introduced w.e.f.<br>a) 01.01.99<br>b) 01.01.2000<br>c) 01.08.99<br>d) 01.03.99<br>e) None of these  | <b>a</b> |
| <b>43</b> | Which Bank is ranked 7 <sup>th</sup> India Company in the ET 2003 for listing as per market capitalization?<br>a) ICICI<br>b) HDFC<br>c) SBI<br>d) BOB  | <b>c</b> |
| <b>44</b> | Who is authorised to permit premature closer of PPF A/c<br>a) RBI<br>b) Ministry of finance Department of Economic affairs<br>c) Chairman of concerning Bank<br>d) None of these                    | <b>b</b> |
| <b>45</b> | Which Bank has introduced ?Pre-paid Card? first<br>a) OBC   | <b>a</b> |



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|           | b) BOB<br>c) Corporation Bank<br>d) SBI<br>e) None of these   |          |
| <b>46</b> | What is USGAAP<br>a) United States Generally Accepted Accounting Principles<br>b) Union State Generous Agreement & Accounting Principles<br>c) United State General Allies & Army Practices<br>e) Union State Generous Accounts & Affairs and Practices | <b>a</b> |
| <b>47</b> | For Business process re-engineering and IT strategy which bank has employed ?Gartner?<br>a) BOB<br>b) SBI<br>c) PNB<br>d) BOM<br>e) None of these   | <b>a</b> |
| <b>48</b> | What is the average percentage of Banking transactions through non-branch route in private sector Banks<br>a) 50%<br>b) 60%<br>c) 70%<br>d) 65%<br>e) None of these   | <b>c</b> |
| <b>50</b> | The C D Ratio of all schedule commercial Banks as on June 2003 stood at<br>a) 51%<br>b) 57%<br>c) 53%<br>d) 65%<br>e) None of these   | <b>b</b> |
| <b>51</b> | Recently ICICI issued winding up notice to the following financial institutions<br>a) IDBI  | <b>c</b> |

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|           | b) MSFC<br>c) IFCI<br>d) SICOM<br>e) None of these  |          |
| <b>52</b> | The Gross NPA percentage of the following country is highest in Asia<br>a) India<br>b) China<br>c) Malaysia<br>d) Indonesia<br>e) None of these                                     | <b>b</b> |
| <b>53</b> | The gross amount of NPA of Public Sector Banks as on 31.03.03 is<br>a) Rs.82,071 crores<br>b) Rs. 54,086 crores<br>c) Rs. 58,067 crores<br>d) Rs. 46,738 crores<br>e) None of these | <b>b</b> |
| <b>54</b> | How many foreign Banks are operating in India<br>a) 30<br>b) 25<br>c) 20<br>d) 35<br>e) None of these   | <b>c</b> |
| <b>55</b> | To be categorized as a schedule Bank the minimum capital & reserve required is<br>a) Rs. 10 lacs<br>b) Rs. 5 lacs<br>c) Rs. 20 lacs<br>d) Rs. 7 lacs<br>e) None of these            | <b>b</b> |
| <b>56</b> | NRE deposit rates have been recently lowered to<br>a) LIBOR + .25   | <b>a</b> |

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|           | b) LIBOR + .20<br>c) LIBOR + .30<br>d) LIBOR + .50   |          |
| <b>57</b> | The objective of Government to appoint Narsimhan Committee is<br>a) To strengthen the banking system<br>b) To improve customer service<br>c) To strengthen the credit portfolio<br>d) None of these              | <b>a</b> |
| <b>58</b> | Which Bank has recently tied up with Apollo Hospital for financing medical facilities<br>a) ICICI<br>b) HDFC<br>c) BOB<br>d) SBI<br>e) None of these   | <b>d</b> |
| <b>59</b> | The three banks recently have entered in a Mega ATM sharing pact. They are<br>a) SBI, ICICI, & BOB<br>b) SBI, ICICI, HDFC<br>c) ICICI, Andhra Bank, HDFC<br>d) Andhra Bank, Canara Bank, SBI<br>e) None of these | <b>b</b> |
| <b>60</b> | Who is authorised to issue coin in India<br>a) RBI<br>b) Ministry of Finance<br>c) SBI<br>d) None of these   | <b>b</b> |
| <b>61</b> | The minimum Capital Adequacy Ratio currently fixed by RBI for Banks is<br>a) 12%<br>b) 10%<br>c) 9%  | <b>c</b> |

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|           | d) 11%   |          |
|           | e) None of these   |          |
| <b>62</b> | <p>The full form of RBS is</p> <p>a)Risk Based Supervision</p> <p>b)Rating by System</p> <p>c)Role Based Supervision</p> <p>d)Rating Bank Security</p>     | <b>a</b> |
| <b>63</b> | <p>RBI has recently permitted which Bank to participate in the Government Securities Repo Market</p> <p>a)SBI</p> <p>b)UTI</p> <p>c)ICICI</p> <p>d)PNB</p> | <b>b</b> |
| <b>64</b> | <p>Second Basle Accord is proposed to be implemented in the year</p> <p>a)2005</p> <p>b)2003</p> <p>c)2004</p> <p>d)2006</p>                               | <b>a</b> |
| <b>65</b> | <p>The ceiling for Bank's daily borrowings in Call Money should not exceed---% of owned funds</p> <p>a)100%</p> <p>b)50%</p> <p>c)75%</p> <p>d)150%</p>    | <b>a</b> |
| <b>66</b> | <p>The fiscal deficit in 2001-2002 was ---% of GDP</p> <p>a)5.1%</p> <p>b)5.3%</p> <p>c)5.5%</p> <p>d)5.4%</p>   | <b>d</b> |
| <b>67</b> | <p>Indian Companies have been allowed to invest upto US\$ ---abroad</p> <p>a)10 million</p>  | <b>a</b> |

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|           | b)15 million<br>c)5 million<br>d)20 million   |          |
| <b>68</b> | Under the Banking Ombudsman scheme the value of claim should not exceed<br>a)5 lac<br>b)10 lac<br>c)15 lac<br>d)20 lac  | <b>d</b> |
| <b>69</b> | At what frequency can Banks pay interest on Saving Bank Account as per RBI guidelines<br>a)Monthly<br>b)Quarterly<br>c)Half ? Yearly<br>d)Yearly                    | <b>c</b> |
| <b>71</b> | Who can fix the interest rates of NRE & FCNB deposits ?<br>a) RBI<br>b) Banks, as per the directive of RBI<br>c) Govt. of India<br>e) IBA                           | <b>b</b> |
| <b>72</b> | The following is not a housing finance intermediary agency<br>a) HDFC<br>b) HUDCO<br>c) NHB<br>e) SICOM   | <b>d</b> |
| <b>73</b> | Bank can change interest rate without reference to its PLR in the following<br>a)Housing loans<br>b) NRE/ FCNB deposits<br>c) Personal loans<br>d)Educational loans | <b>b</b> |
| <b>74</b> | The maximum penal rate of interest that can be charged is restricted to<br>a) 2 %   | <b>c</b> |

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|            | b) 3 %<br>c) Maximum spread announced over PLR<br>d) 5 %   |          |
| <b>75</b>  | Banks can change rate of interest beyond spread announced by them on advances granted to<br>a) Film companies<br>b) Chit funds<br>c) NBFC s<br>d) Hotels                                 | <b>c</b> |
| <b>76</b>  | To which category of customers are banks prohibited to sanction loans against shares and debentures ?<br>a) Institutions<br>b) PSUs<br>c) Banks<br>d) Trust and endowments               | <b>d</b> |
| <b>77</b>  | Which kind of bills should not be discounted by banks as per RBI regulation ?<br>a) Customs duty<br>b) Installation charges<br>c) Sale of goods<br>d) Purchase of books                  | <b>a</b> |
| <b>78</b>  | What should be the method of valuation for advances against shares/debentures / bonds ?<br>a) Face value<br>b) Market price<br>c) Book Value<br>d) Average Value                         | <b>b</b> |
| <b>79</b>  | What action is taken if one of the customers tenders forged note ?<br>a) He is sent to prison<br>b) Note is returned with remark, forged note<br>c) Note is impounded<br>d) Note is torn | <b>c</b> |
| <b>80.</b> | A contract of insurance is a contract of   | <b>a</b> |

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|            | a) Indemnity<br>b) Pledge<br>c) Guarantee<br>d) Hypothecation  |          |
| <b>81.</b> | Restriction on number of partners in a firm is imposed by<br>a) Indian Companies Act 1956<br>b) Indian Partnership Act 1932<br>c) Indian Contract Act 1872<br>d) None of these                               | <b>b</b> |
| <b>82.</b> | The certificate to commence business is to be called for perusal and returned for opening of an account of<br>a) Public limited company<br>b) Club and association<br>c) Private limited company<br>d) Trust | <b>a</b> |
| <b>83</b>  | Which of the following is not a measure of the profitability of the branch?<br>a) GRR<br>b) Expenses ratio<br>c) Business per employee<br>d) Net profit per Employee   | <b>c</b> |
| <b>84</b>  | Where is the headquarters of SWIFT ?<br>a) Hong Kong<br>b) Brussels<br>c) London<br>d) Mumbai  | <b>b</b> |
| <b>85</b>  | The VSAT communication network for banks and financial institutions launched by RBI is known as<br>a) SWIFT<br>b) SBI NET<br>c) BANK NET<br>d) INFINET   | <b>d</b> |