

85 câu hỏi trắc nghiệm tiếng Anh

Banking & Finance

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

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

11	<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>	d
12	<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
13	<p>The present rate of SLR & 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>	c
15	<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>	a
16	<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>	a
17	E F C denotes	a

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

	<p>b) Merely notional in nature</p> <p>c) Ranking equally in priority in proportion to the lender's share of advance</p> <p>d) None of these</p>	
24	<p>NABARD refinance for financing Self Help Groups is to the extent of</p> <p>a) 25%</p> <p>b) 50%</p> <p>c) 75%</p> <p>d) 100%</p> <p>e) None of these</p>	d
25	<p>The term 'Allonge' refers to</p> <p>a) The sheets of paper used in writing a deed</p> <p>e) The stamps affixed on document</p> <p>f) A sheet of paper attached to mortgage deed for the Purpose of witness</p> <p>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</p>	d
26	<p>The provision of Consumer Protection Act, 1986 are applicable to the services rendered by the Banks</p> <p>a) To the customers of the bank only</p> <p>b) To the customers and the users of services irrespective of against consideration or free services</p> <p>c) To the customers and any user of Bank's services against consideration</p> <p>d) None of these</p>	c
27	<p>As per section 16 of the Banking Regulation Act, 1949 a person can be appointed as a director of how many banking companies</p> <p>a) Three</p> <p>b) Two</p> <p>c) One</p> <p>d) Four</p> <p>e) None of these</p>	c
28	<p>Nayak Committee Recommendations are applicable for sanction of Fund Based</p>	d

	<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>	
29	<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>	a
30	<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>	c
31	<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
33	<p>NGO is the term associated with</p> <p>a) SHG</p> <p>b) PMRY</p> <p>c) SEEUY</p> <p>d) Agri. Advances</p> <p>e) None of these</p>	a

34	<p>Member of ?Credit Information Bureau of India Ltd.? Are</p> <p>a) SBI, HDFC, Dun & Bradstreet, Trans Union</p> <p>b) ICICI, UTI, SBI, Trans Union</p> <p>c) PNB, SBI, HDFC, Dun & Bradstreet</p> <p>d) HDFC, PNB, Dun & Brandsheet, Trans union</p> <p>e) None of these</p>	a
35	<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>	a
36	<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>	c
37	<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>	a
38	<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
39	<p>The Securitisation and Reconstruction of Financial Asset and enforce of Security Interest Act came into force from</p>	b

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

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

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

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

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

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

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

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