

Course- Banking
Subject-Banking Quiz

Time-07 Minutes

Topic- Banking Quiz

Published Date- 23rd of July 2020

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Q1. सिक्कूरिटी पेपर मिल (SPM) कहाँ स्थित है?

- (a) मुंबई
- (b) कोलकाता
- (c) बेंगलुरु
- (d) होशंगाबाद
- (e) नई दिल्ली

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q2. मिश्रित अर्थव्यवस्था का क्या अर्थ है??

- (a) लघु और बड़े उद्योगों का सह-अस्तित्व
- (b) सार्वजनिक और निजी उद्योगों का सह-अस्तित्व
- (c) अमीर और गरीबों का सह-अस्तित्व
- (d) अर्थव्यवस्था में कृषि और उद्योग दोनों को बढ़ावा देना
- (e) दिए गए विकल्पों में से कोई भी सत्य नहीं है

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q3. सिक्कूरिटी प्रिंटिंग एंड मिंटिंग कॉरपोरेशन ऑफ इंडिया लिमिटेड (SPMCIL) का गठन चार इकाइयों, चार प्रेस और एक पेपर मिल सहित नौ इकाइयों के निगमकरण के बाद किया गया था. जो पहले वित्त मंत्रालय के तहत कार्यरत था. कंपनी को इसमें कब शामिल किया गया था?

- (a) 13 जनवरी 2006
- (b) 01 अप्रैल 2002

- (c) 18 मार्च 2004
- (d) 02 अक्टूबर 2008
- (e) 15 सितंबर 1960

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q4. भारत इंफ्रास्ट्रक्चर फाइनेंस कंपनी लिमिटेड (IIFCL) 2006 में स्थापित एक पूर्ण स्वामित्व वाली _____ कंपनी है

- (a) भारतीय लघु उद्योग विकास बैंक (SIDBI)
- (b) वित्त मंत्रालय (FM)
- (c) सिक्योरिटीज एंड एक्सचेंज बोर्ड ऑफ इंडिया (SEBI)
- (d) भारतीय रिजर्व बैंक (RBI)
- (e) भारत सरकार (GOI)

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q5. _____ एक टिकाऊ आधार पर बाजार में रुपये की तरलता की स्थिति को समायोजित करने के उद्देश्य से RBI द्वारा आयोजित बाजार परिचालन हैं.

- (a) खुला बाजार परिचालन (OMOs)
- (b) कैपिटल मार्केट ऑपरेशंस
- (c) जारी बाजार
- (d) उपरोक्त सभी
- (e) मौद्रिक नीति

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q6. जब एक बैंक घरेलू वस्तुओं की खरीद के लिए ऋण प्रदान करता है, इसे _____ के रूप में वर्गीकृत किया जाता है.

- (a) खपत ऋण
- (b) घरेलू वस्तु ऋण

- (c) उपभोक्ता टिकाऊ ऋण
- (d) कार्यशील पूंजी
- (e) दिए गए विकल्पों में से कोई भी सत्य नहीं है

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q7. स्थिर जमा और आवर्ती जमा क्या हैं ?

- (a) एक सहमति अवधि के बाद प्रतिपूर्ति
- (b) मांग पर चुकौती
- (c) प्रतिपूर्ति नहीं
- (d) मांग पर प्रतिपूर्ति योग्य या ग्राहक की पसंद के अनुसार एक सहमति अवधि के बाद
- (e) दिए गए विकल्पों में से कोई सत्य नहीं है

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q8. 'FSDC' का पूर्ण रूप क्या है, जिसका उपयोग वित्तीय क्षेत्रों में किया जाता है?

- (a) Financial Security and Development Council
- (b) Financial Stability and Development Council
- (c) Fiscal Security and Development Council
- (d) Fiscal Stability and Development Council
- (e) दिए गए विकल्पों में से कोई सत्य नहीं है

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q9. FSDC को सरकार ने सर्वोच्च स्तर के मंच के रूप में कब स्थापित किया था?

- (a) सितंबर 2002
- (b) जनवरी 2016
- (c) मार्च 2012

(d) जुलाई 2005

(e) दिसंबर 2010

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q10. CRAR का पूर्ण रूप क्या है?

(a) Capital to Risk-Weighted Assets Ratio

(b) Capital to Risk Assets Ratio

(c) Credit Rating-Weighted Assets Ratio

(d) Credit Rating Assets Ratio

(e) None of the given options is true

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q11. बैंकिंग विनियमन अधिनियम, 1949 की धारा _____ के तहत बैंकिंग व्यवसाय की शुरुआत के लिए आरबीआई को छोटे वित्त बैंकों का एक लाइसेंस दिया गया था.

(a) धारा 38(3)

(b) धारा 22(1)

(c) धारा 47(4)

(d) धारा 12(2)

(e) धारा 27(5)

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q12. ECGC लिमिटेड (एक्सपोर्ट क्रेडिट गारंटी कारपोरेशन ऑफ इंडिया लिमिटेड) किसके पूर्ण स्वामित्व वाली कंपनी है?

(a) भारतीय रिजर्व बैंक

(b) भारत सरकार

(c) IRDAI

(d) नाबार्ड (NABARD)

(e) वित्त मंत्रालय

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q13. किसान विकास पत्र (KVP) प्रमाण पत्र में निवेश की जा सकने वाली न्यूनतम राशि कितनी है?

- (a) 100 रुपये
- (b) 200 रुपये
- (c) 500 रुपये
- (d) 1000 रुपये
- (e) 1500 रुपये

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q14. राष्ट्रीय आवास बैंक (NHB), किसकी एक पूर्ण स्वामित्व वाली सहायक कंपनी है?

- (a) भारतीय रिजर्व बैंक
- (b) भारत सरकार
- (c) IRDAI
- (d) राज्य सरकार
- (e) नाबार्ड

L1Difficulty 5

QTags Miscellaneous Banking awareness

Q15. माइक्रो यूनिट्स डेवलपमेंट एंड रीफिनेंस एजेंसी (MUDRA) बैंक का कॉर्पोरेट कार्यालय कहां है?

- (a) कोलकाता
- (b) बेंगलुरु
- (c) मुंबई
- (d) नई दिल्ली
- (e) चेन्नई

L1Difficulty 5

QTags Miscellaneous Banking awareness

Solutions

S1. Ans.(d)

Sol. Security Paper Mill was established in 1968 at Hoshangabad, Madhya Pradesh.

S2. Ans.(b)

Sol. All modern economies are mixed where the means of production are shared between the private and public sectors.

S3. Ans.(a)

Sol. Security Printing and Minting Corporation of India Limited (SPMCIL) was formed after corporatisation of nine units including four mints, four presses and one paper mill which were earlier functioning under the Ministry of Finance. The Company was incorporated on 13.01.2006 under the Companies Act, 1956 with its headquarters at 16th Floor, JawaharVyaparBhawan, Janpath, New Delhi. SPMCIL, a Miniratna Category-I CPSE, and wholly owned Schedule 'A' Company of Government of India, is engaged in the manufacture of security paper, minting of coins, printing of currency and bank notes, non-judicial stamp papers, postage stamps, travel documents, etc.

S4. Ans.(e)

Sol. India Infrastructure Finance Company Limited (IIFCL) is a wholly-owned Government of India company set up in 2006 to provide long-term finance to viable infrastructure projects through the Scheme for Financing Viable Infrastructure Projects through a Special Purpose Vehicle called India Infrastructure Finance Company Ltd (IIFCL), broadly referred to as SIFTI.

S5. Ans.(a)

Sol. Open Market Operations (OMO's) conducted by the RBI by way of sale/ purchase of Government securities to/ from the market. When the RBI feels there is excess liquidity in the market, it resorts to sale of securities thereby sucking out the rupee liquidity. Similarly, when the liquidity conditions are tight, the RBI will buy securities from the market, thereby releasing liquidity into the market.

S6. Ans.(c)

Sol. Consumer Durable loan is a finance option for purchase of (White Goods) household items like Washing Machines, Refrigerators, AC, LED, LCD, Microwaves etc.

S7. Ans.(d)

Sol. A fixed deposit (FD) is a financial instrument provided by banks which provides investors with a higher rate of interest than a regular savings account, until the given maturity date. And Recurring Deposit is a special kind of Term Deposit offered by banks in India which help people with regular incomes to deposit a fixed amount every month into their Recurring Deposit account and earn interest at the rate applicable to Fixed Deposits.

S8. Ans.(b)

Sol. Financial Stability and Development Council (FSDC) is an apex-level body constituted by the government of India.

Chairperson: The Union Finance Minister of India.

S9. Ans.(e)

Sol. With a view of strengthening and institutionalizing the mechanism for maintaining financial stability, enhancing inter-regulatory coordination and promoting financial sector development, the Financial Stability and Development Council (FSDC) was set up by the Government as the apex level forum in December 2010. The Chairman of the Council is the Finance Minister and its members include the heads of all Financial Sector Regulators (RBI, SEBI, PFRDA & IRDA) Finance Secretary and/or Secretary, Department of Economic Affairs (DEA), Secretary, Department of Financial Services (DFS), and Chief Economic Adviser. The Council can invite experts to its meeting if required.

S10. Ans.(a)

Sol. The Capital Adequacy Ratio (CAR) or Capital-to-Risk weighted Assets Ratio (CRAR) is a measure of a bank's capital. It is expressed as a percentage of a bank's risk weighted credit exposures. It is used to protect depositors and promote the stability and efficiency of financial systems around the world.

S11. Ans.(b)

Sol. RBI was granted a licence to small Finance Banks for commencement of banking business under Section 22(1) of the Banking Regulation Act, 1949.

S12. Ans.(b)

Sol. ECGC Ltd. (Formerly Export Credit Guarantee Corporation of India Ltd.), wholly owned by Government of India, was set up in 1957 with the objective of promoting exports from the country by providing Credit Risk Insurance and related services for exports. It functions under the administrative control of Ministry of Commerce & Industry, and is managed by a Board of Directors comprising representatives of the Government, Reserve Bank of India, banking, and insurance and exporting community. Over the years it has designed different export credit risk insurance products to suit the requirements of Indian exporters and commercial banks extending export credit.

S13. Ans.(d)

Sol. KVP certificates are available in the denominations of Rs 1000, Rs 5000, Rs 10000 and Rs 50000. The minimum amount that can be invested is Rs 1000. However, there is no upper limit on the purchase of KVPs.

S14. Ans.(a)

Sol. National Housing Bank (NHB) is an apex level institution for housing. NHB was set up on July 9, 1988 under the National Housing Bank Act, 1987. NHB is wholly owned by Reserve Bank of India, which contributed the entire paid-up capital.

S15. Ans.(c)

Sol. Micro Units Development and Refinance Agency Bank (or MUDRA Bank) is a public sector financial institution has been corporate office in Mumbai.