

SET	TYPE	MARKS	QUESTION	CO	PI	Bloom's Level	Accessible For	ANSWER-ONE	ANSWER-ONE-STATUS	ANSWER-TWO	ANSWER-TWO-STATUS	ANSWER-THREE	ANSWER-THREE-STATUS	ANSWER-FOUR	ANSWER-FOUR-STATUS
A	MULTIPLE-CORRECT	0.5	UNIVERSAL BANKS are combination of	CO1		Understand	My Institute	Saving and Current Account	Incorrect	Investment and commercial banking	Correct	Indian and Foreign Bank	Incorrect	Commercial and Cooperative Bnaking	Incorrect
A	MULTIPLE-CORRECT	0.5	.....signifying smooth functioningof the ?nancial system, both under normal and stressed conditions	CO1		Understand	My Institute	Financial Stability	Correct	Financial Literacy	Incorrect	Financial Well Being	Incorrect	Financial Institution	Incorrect
A	MULTIPLE-CORRECT	0.5	objectives for setting up Small Finance Banks is to give a ?llip to ?nancial inclusion by	CO1		Understand	My Institute	providing savings vehicles,	Incorrect	supplying credit to small business units, small and marginal farmers,micro and small industries and other unorganized sector entities	Incorrect	supplying credit through high technology, low cost operations	Incorrect	All of the above	Correct
A	MULTIPLE-CORRECT	0.5	Payments banks are permitted to undertake only the following activities:	CO1		Understand	My Institute	Accept demand deposits upto Rs 500000	Incorrect	issue credit cards	Incorrect	Function as a Business Correspondent of another commercial bank	Correct	use the funds sourced from the depositors for lending	Incorrect
A	MULTIPLE-CORRECT	0.5	first payments bank to launch the feature of UPI LITE is	CO2		Apply	My Institute	Airtel Payments Bank	Incorrect	Paytm Payments Bank Limited (PPBL)	Correct	Fino Payments Bank	Incorrect	India Post Payments Bank	Incorrect
A	MULTIPLE-CORRECT	0.5	B2B fintech start-up is	CO2		Apply	My Institute	MSwipe	Correct	ICICI	Incorrect	HDFC	Incorrect	India Post Payments Bank	Incorrect
A	MULTIPLE-CORRECT	0.5	Value stored electronically in a device such as a chip card or a hard drive in a personal computer is called ----- money	CO1		Understand	My Institute	E money	Correct	Net Banking	Incorrect	plastic Money	Incorrect	Bitcoin	Incorrect
A	MULTIPLE-CORRECT	0.5	Consumer protection is not an objective of ?nancial regulation	CO2		Apply	My Institute	TRUE	Incorrect	FALSE	Correct	Can't say	Incorrect	Neither True nor False	Incorrect
A	MULTIPLE-CORRECT	0.5	CRR is higher than SLR today	CO2		Apply	My Institute	TRUE	Incorrect	FALSE	Correct	Can't say	Incorrect	Neither True nor False	Incorrect
A	MULTIPLE-CORRECT	0.5	Banks approach lending under the climate policy	CO1		Understand	My Institute	foster an early assessment of climate related risks and opportunities,	Incorrect	improve pricing of climate related risks	Incorrect	lead to more informed capital allocation decisions	Incorrect	All of the above	Correct
A	MULTIPLE-CORRECT	0.5	Digital Rupee pilot in India offer same features as possessed by physical cash	CO2		Apply	My Institute	TRUE	Correct	FALSE	Incorrect	Can't say	Incorrect	Neither True nor False	Incorrect
A	MULTIPLE-CORRECT	0.5	Suppose you have 1cr INR in your bank account, if the bank becomes insolvent then how much money will you get from the bank?	CO2		Apply	My Institute	allocation decisions.	Incorrect	2,00,000	Incorrect	5,00,000	Correct	none of the above	Incorrect

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A	MULTIPLE-CORRECT	0.5	CBDC means	CO2		Apply	My Institute	Central Bank Digital Currency	correct	Central Business Digital Cases	Incorrect	Central Business Draft Corporation	Incorrect	none of the above	Incorrect
A	MULTIPLE-CORRECT	0.5	Agricultural and rural development	CO2		Apply	My Institute	main function of NABARD	correct	main function of SIDBI	Incorrect	main function of EXIM Bank	Incorrect	main function of NHB	Incorrect
A	MULTIPLE-CORRECT	0.5	I had Rs20,000 in my current account and made payment to client of Rs50,000. Which facility I am using	CO2		Apply	My Institute	Overdraft	Correct	FD	Incorrect	RD	Incorrect	Mutual Fund	Incorrect
A	MULTIPLE-CORRECT	0.5	Insurance is part of Indian Financial System	CO1		Understand	My Institute	TRUE	Correct	FALSE	Incorrect	Can't say	Incorrect	Neither True nor False	Incorrect
A	MULTIPLE-CORRECT	0.5	Small Finance Banks can offer loan up to Rs 5 Lakhs	CO2		Apply	My Institute	TRUE	Incorrect	FALSE	Correct	Can't say	Incorrect	Neither True nor False	Incorrect
A	MULTIPLE-CORRECT	0.5	Payment Banks can offer loan up to Rs 5 Lakhs	CO2		Apply	My Institute	TRUE	Incorrect	FALSE	Correct	Can't say	Incorrect	Neither True nor False	Incorrect
A	MULTIPLE-CORRECT	0.5	Small Scale Sector financing	CO2		Apply	My Institute	main function of NABARD	Incorrect	main function of SIDBI	correct	main function of EXIM Bank	Incorrect	main function of NHB	Incorrect
A	MULTIPLE-CORRECT	0.5	Export Import Trade financing Schemes	CO2		Apply	My Institute	main function of NABARD	Incorrect	main function of SIDBI	Incorrect	main function of EXIM Bank	correct	main function of NHB	Incorrect
A	MULTIPLE-CORRECT	0.5	Name the 1st Indian bank that was listed at the New York Stock Exchange?	CO2		Apply	My Institute	ICICI Bank	correct	HDFC Bank	Incorrect	SBI	Incorrect	RBI	Incorrect
A	MULTIPLE-CORRECT	0.5	Services of merchant banker	CO2		Apply	My Institute	Advise on mergers and acquisition	Incorrect	Loan syndication	Incorrect	Underwriting to the issue	Incorrect	All of the above	correct
A	MULTIPLE-CORRECT	0.5	Agency Function of Banks mean	CO2		Apply	My Institute	Saving Deposit	Incorrect	Current Deposit	Incorrect	Fixed Deposit	Incorrect	None of the above	correct
A	MULTIPLE-CORRECT	0.5	Utility Function of Banks mean	CO2		Apply	My Institute	Social Welfare program	Incorrect	draft	Incorrect	locker	Incorrect	all of the above	correct
A	MULTIPLE-CORRECT	0.5	Primary Function of Banks mean	CO2		Apply	My Institute	Granting Advances	correct	Project Report	Incorrect	locker	Incorrect	all of the above	Incorrect
A	MULTIPLE-CORRECT	0.5	Open account in dollar(\$) by ICICI Bank in Bank of America	CO2		Apply	My Institute	LORO	Incorrect	VOSTRO	Incorrect	NOSTRO	correct	None of the above	Incorrect
A	MULTIPLE-CORRECT	0.5	Inefficiency of Banking system is reflected in	CO2		Apply	My Institute	low profitability	Incorrect	low capital base	Incorrect	lack of proper disclosure norms	Incorrect	all of the above	correct
A	MULTIPLE-CORRECT	0.5	..... is the category of Non Performing Assets	CO1		Understand	My Institute	Sub standard	Incorrect	doubtful	Incorrect	loss	Incorrect	all of the above	correct
A	MULTIPLE-CORRECT	0.5	Core Banking Solution means	CO1		Understand	My Institute	a back-end system that processes daily banking transactions and posts updates to accounts and other financial records	correct	deposits	Incorrect	loans	Incorrect	locker	Incorrect
A	MULTIPLE-CORRECT	0.5	.....minimum rate at which a bank can lend to its customers	CO1		Understand	My Institute	Base Rate	correct	CRR	Incorrect	SLR	Incorrect	repo rate	Incorrect
A	MULTIPLE-CORRECT	0.5	Any security provided to the bank in exchange for a loan is known as	CO1		Understand	My Institute	Saving Deposit	Incorrect	Current Deposit	Incorrect	Fixed Deposit	Incorrect	collateral	correct

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A	MULTIPLE-CORRECT	0.5is a nine digit code found in the bottom right hand corner of a cheque leaf	CO1		Understand	My Institute	MICR	correct	RTGS	Incorrect	NEFT	Incorrect	all of the above	Incorrect
A	MULTIPLE-CORRECT	0.5	This is a rudimentary savings account that requires no minimum balance to enjoy benefits like net banking, online fund transfer, etc	CO1		Understand	My Institute	No-frills Account	correct	Current Deposit	Incorrect	Fixed Deposit	Incorrect	None of the above	Incorrect
A	MULTIPLE-CORRECT	0.5	Basis Point means	CO1		Understand	My Institute	1/100th of a percent	correct	1/1000th of a percent	Incorrect	1/10th of a percent	Incorrect	None of the above	Incorrect
A	MULTIPLE-CORRECT	0.5	Small loans provided to the poor in urban, rural and sub-urban parts of the country in order to help them raise their income level is known as	CO1		Understand	My Institute	Saving Deposit	Incorrect	Current Deposit	Incorrect	Fixed Deposit	Incorrect	Micro Finance Institutions	correct
A	MULTIPLE-CORRECT	0.5	.....is the authority to look into complaints against the banks if in case other modes of complaints haven't worked out for the customer	CO1		Understand	My Institute	RBI	Incorrect	SEBI	Incorrect	IRDA	Incorrect	Bank Ombudsman	correct
A	MULTIPLE-CORRECT	0.5	.....interest rates that change during the tenure of the loan	CO1		Understand	My Institute	Fixed	Incorrect	FD	Incorrect	RD	Incorrect	Floating Rate	correct
A	MULTIPLE-CORRECT	0.5	.....technology used by banks wherein a certain amount of money is directly debited from your account on a specified date every month towards the payment of a loan, mutual fund account, etc.	CO1		Understand	My Institute	Saving Deposit	Incorrect	Current Deposit	Incorrect	Fixed Deposit	Incorrect	Electronic Clearing System	correct
A	MULTIPLE-CORRECT	0.5	..... is the past behavioural patterns of a customer with regard to loans.	CO1		Understand	My Institute	Saving Deposit	Incorrect	Current Deposit	Incorrect	Fixed Deposit	Incorrect	Credit history	correct
A	MULTIPLE-CORRECT	0.5	This is a credit card payment option for people using more than one credit card.	CO1		Understand	My Institute	Saving Deposit	Incorrect	Current Deposit	Incorrect	Fixed Deposit	Incorrect	Balance Transfer	correct