

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	ANSWER-FIVE	ANSWER-FIVE-STATUS	ANSWER-SIX
A	SINGLE-CORRECT	1	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 Banking	Incorrect			
A	SINGLE-CORRECT	1	Following is not Priority Sector	CO1		Understand	My Institute	Corporate Sector	Correct	Agriculture	Incorrect	Export	Incorrect	Housing	Incorrect			
A	SINGLE-CORRECT	1	Islamic Banking is	CO1		Understand	My Institute	Banking in UAE	Incorrect	Banking for religious work	Incorrect	Banking for Women	Incorrect	Bank operating as per Islamic Principles	Correct			
A	SINGLE-CORRECT	1	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	SINGLE-CORRECT	1	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	SINGLE-CORRECT	1	M0 is	CO2		Apply	My Institute	currency in circulation	Correct	FD	Incorrect	RD	Incorrect	FD+RD+Post Office Savings	Incorrect			
A	SINGLE-CORRECT	1	Money Multiplier is inverse of Leakage	CO1		Understand	My Institute	TRUE	Correct	FALSE	Incorrect	neither True Nor False	Incorrect	can't say	Incorrect			

A	SINGLE-CORRECT	1 Which one is not Monetary Policy Component	CO2	Apply	My Institute	Liquidity	Incorrect	Tax Receipts	Correct	Capital Formation	Incorrect	none of the above	Incorrect
A	SINGLE-CORRECT	1 CRR is higher than SLR today	CO2	Apply	My Institute	TRUE	Incorrect	FALSE	Correct	Can't say	Incorrect	Neither True nor False	Incorrect
A	SINGLE-CORRECT	1 Reserve requirement is imposed by Central Bank to ensure sound liquidity of the system	CO1	Understand	My Institute	TRUE	Correct	FALSE	Incorrect	neither True Nor False	Incorrect	can't say	Incorrect
A	SINGLE-CORRECT	1 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	SINGLE-CORRECT	1 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	SINGLE-CORRECT	1 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
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A	SINGLE-CORRECT	1 Monetary Base = Money Supply * Money Multiplier	CO2	Apply	My Institute	FALSE	correct	TRUE	Incorrect	neither True Nor False	Incorrect	can't say	Incorrect
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A	SINGLE-CORRECT	1 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
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A	SINGLE-CORRECT	1 Under this arrangement Banks can borrow from RBI for Refinancing loans	CO1	Understand	My Institute	Bank Rate	Correct	Repo Rate	Incorrect	SLR	Incorrect	CRR	Incorrect
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A	SINGLE-CORRECT	1 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
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A	SINGLE-CORRECT	1 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
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A	SINGLE-CORRECT	1 It is an Indirect Control Method over the reserves in the banking system. RBI buys and sell bonds and other financial instruments in the open market.	CO2	Apply	My Institute	SLR	Incorrect	OMO	correct	CRR	Incorrect	Repo Rate	Incorrect
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A	SINGLE-CORRECT	1 NDTL means	CO2	Apply	My Institute	New Delhi Treasury Limited	Incorrect	Net Depository and Treasury Limited	Incorrect	Net Demand and Time Liabilities	correct	none of the above	Incorrect
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A SINGLE-CORRECT 1 The ability of a bank to attract money from customers and businesses is a vital signal of the bank's acceptance in the market CO2 Apply My Institute TRUE correct FALSE Incorrect neither True Nor False Incorrect can't say Incorrect

A SINGLE-CORRECT 1 if banks price their liabilities higher to lure more depositors, their interest expenses would rise CO2 Apply My Institute TRUE correct FALSE Incorrect neither True Nor False Incorrect can't say Incorrect

A SINGLE-CORRECT 1 Agency Function of Banks mean CO2 Apply My Institute Saving Deposit Incorrect Current Deposit Incorrect Fixed Deposit Incorrect None of the above correct

A SINGLE-CORRECT 1 Utility Function of Banks mean CO2 Apply My Institute Social Welfare program Incorrect draft Incorrect locker Incorrect all of the above correct

A SINGLE-CORRECT 1 Primary Function of Banks mean CO2 Apply My Institute Granting Advances correct Project Report Incorrect locker Incorrect all of the above Incorrect

A	SINGLE-CORRECT	1 This type of pricing encourages banks to determine the deposit rate as one that would be adequate to cover all costs of offering the service, plus a small profit margin	CO2	Apply	My Institute	Market Penetration Deposit Pricing	Incorrect	Conditional Pricing	Incorrect	Cost Plus Margin Deposit Pricing	correct	None of the above	Incorrect
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A	SINGLE-CORRECT	1 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
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A	SINGLE-CORRECT	1 is the category of Non Performing Assets	CO1	Understand	My Institute	Sub standard	Incorrect	doubtful	Incorrect	loss	Incorrect	all of the above	correct
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A	SINGLE-CORRECT	1 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
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A	SINGLE-CORRECT	1minimum rate at which a bank can lend to its customers	CO1	Understand My Institute	Base Rate	correct	CRR	Incorrect	SLR	Incorrect	repo rate	Incorrect
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A	SINGLE-CORRECT	1 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	SINGLE-CORRECT	1is 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
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A	SINGLE-CORRECT	1pricing typically ensures that the bank's best customers get the best pricing.	CO1	Understand My Institute	Relationship Pricing	correct	Upscale Target Pricing	Incorrect	Market Penetration Deposit Pricing	Incorrect	None of the above	Incorrect
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A	SINGLE-CORRECT	1 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
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A	SINGLE-CORRECT	1 Non-interest bearing demand deposits are typically held by individuals, businesses or the government	CO1	Understand My Institute	TRUE	correct	FALSE	Incorrect	neither True Nor False	Incorrect	can't say	Incorrect
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A SINGLE-CORRECT 1is the authority to look into complaints against the banks if in case other modes of complaints haven't worked out for the customer CO1 Understan My d Institute RBI Incorrect SEBI Incorrect IRDA Incorrect Bank Ombudsm an correct

A SINGLE-CORRECT 1interest rates that change during the tenure of the loan CO1 Understan My d Institute Fixed Incorrect FD Incorrect RD Incorrect Floating Rate correct

A SINGLE-CORRECT 1 Interest bearing demand deposits are preferred by individuals or certain types of organizations CO1 Understan My d Institute TRUE correct FALSE Incorrect neither True Nor False Incorrect can't say Incorrect

A SINGLE-CORRECT 1 identify the parameter for funds requirement by banks CO1 Understan My d Institute Maturity Incorrect Cost of Fund Incorrect Tax Implications Incorrect All of the above correct

A SINGLE-CORRECT 1 Deposit insurance institutions are mostly government-established and managed and may or may not form part of a country's central bank CO1 Understan My d Institute TRUE correct FALSE Incorrect neither True Nor False Incorrect can't say Incorrect

ANSWER-
SIX-
STATUS