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(To be filled in the
OMR Sheet)

प्रश्नपुस्तिका क्रमांक
Question Booklet No.

O.M.R. Serial No.

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प्रश्नपुस्तिका सीरीज
Question Booklet Series

B

BBA (Third Semester) Examination, February/March-2022

BBA-302(N)

Indian Banking System

(for Regular, EX & B.P. Students)

Time : 1:30 Hours

Maximum Marks-100

जब तक कहा न जाय, इस प्रश्नपुस्तिका को न खोलें

- निर्देश : —
1. परीक्षार्थी अपने अनुक्रमांक, विषय एवं प्रश्नपुस्तिका की सीरीज का विवरण यथास्थान सही— सही भरें, अन्यथा मूल्यांकन में किसी भी प्रकार की विसंगति की दशा में उसकी जिम्मेदारी स्वयं परीक्षार्थी की होगी।
 2. इस प्रश्नपुस्तिका में 100 प्रश्न हैं, जिनमें से केवल 75 प्रश्नों के उत्तर परीक्षार्थियों द्वारा दिये जाने हैं। प्रत्येक प्रश्न के चार वैकल्पिक उत्तर प्रश्न के नीचे दिये गये हैं। इन चारों में से केवल एक ही उत्तर सही है। जिस उत्तर को आप सही या सबसे उचित समझते हैं, अपने उत्तर पत्रक (O.M.R. ANSWER SHEET) में उसके अक्षर वाले वृत्त को काले या नीले बाल प्वाइंट पेन से पूरा भर दें। यदि किसी परीक्षार्थी द्वारा निर्धारित प्रश्नों से अधिक प्रश्नों के उत्तर दिये जाते हैं तो उसके द्वारा हल किये गये प्रथमतः यथा निर्दिष्ट प्रश्नोत्तरों का ही मूल्यांकन किया जायेगा।
 3. प्रत्येक प्रश्न के अंक समान हैं। आप के जितने उत्तर सही होंगे, उन्हीं के अनुसार अंक प्रदान किये जायेंगे।
 4. सभी उत्तर केवल ओ०एम०आर० उत्तर पत्रक (O.M.R. ANSWER SHEET) पर ही दिये जाने हैं। उत्तर पत्रक में निर्धारित स्थान के अलावा अन्यत्र कहीं पर दिया गया उत्तर मान्य नहीं होगा।
 5. ओ०एम०आर० उत्तर पत्रक (O.M.R. ANSWER SHEET) पर कुछ भी लिखने से पूर्व उसमें दिये गये सभी अनुदेशों को सावधानीपूर्वक पढ़ लिया जाय।
 6. परीक्षा समाप्ति के उपरान्त परीक्षार्थी कक्ष निरीक्षक को अपनी प्रश्नपुस्तिका बुकलेट एवं ओ०एम०आर० शीट पृथक—पृथक उपलब्ध कराने के बाद ही परीक्षा कक्ष से प्रस्थान करें।
 7. निगेटिव मार्किंग नहीं है।

महत्वपूर्ण : — प्रश्नपुस्तिका खोलने पर प्रथमतः जाँच कर देख लें कि प्रश्नपुस्तिका के सभी पृष्ठ भलीभाँति छपे हुए हैं। यदि प्रश्नपुस्तिका में कोई कमी हो, तो कक्ष निरीक्षक को दिखाकर उसी सीरीज की दूसरी प्रश्नपुस्तिका प्राप्त कर लें।

Rough Work / रफ कार्य

1. Which is the minimum lending rate decided by RBI which shall be adopted by all Public Sector Banks ?
 - (A) Bank rate
 - (B) Base Rate
 - (C) Overnight rate
 - (D) None of the above
2. Which is the instrument used by RBI under general credit control ?
 - (A) CRR
 - (B) SLR
 - (C) Bank Rate
 - (D) Exchange Control
3. How many digits are there in IFSC Code ?
 - (A) 10
 - (B) 11
 - (C) 12
 - (D) 13
4. Which of the following belongs to the time when a company makes the first offering of the shares to the public ?
 - (A) CSO
 - (B) IPO
 - (C) REPO
 - (D) WTO
5. Which is the committee on Banking Ombudsman ?
 - (A) ParthasarathiShome
 - (B) B. Shivaraman Committee
 - (C) Suma Verma Committee
 - (D) Shri Raghuram Rajan Committee

6. Which of the following defines 'Para Banking' services ?
- (A) Eligible financial services rendered by banks
 - (B) Services provided through business correspondents
 - (C) Services provided to armed forces personnel
 - (D) Utility services provided by banks
7. Which of the following is not a part of India's Money Market ?
- (A) Banks
 - (B) Bill Markets
 - (C) Call Money Market
 - (D) Indian Gold Council
8. Referring to various types of banking, 'Mixed banking' is ____?
- (A) Banking system that combines commercial and investment banking.
 - (B) Banking system that combines virtual and branch banking.
 - (C) Banking system that combines retail and wholesale banking.
 - (D) Banking system that combines offline and relationship banking.
9. When financial institutions and banks undertake, activities related to banking like investment, issue of debit and credit card etc., then it known as ____.
- (A) Internet Banking
 - (B) Universal Banking
 - (C) Virtual Banking
 - (D) Wholesale Banking
10. Which bank has become the first private sector bank to sell Indian gold coins ?
- (A) Dhanlaxmi Bank
 - (B) Federal Bank
 - (C) Karur Vysya Bank
 - (D) ICICI Bank

11. The Hinduja Group, headquartered at London, UK owns the IndusInd Bank in India:
- (A) New Delhi
 - (B) Mumbai
 - (C) Kolkata
 - (D) London
12. Among the following banks, which bank has been renamed as Axis Bank Ltd ?
- (A) HDFC Bank
 - (B) Centurion Bank
 - (C) Lord Krishna Bank
 - (D) UTI Bank
13. Which was the first bank to introduce credit card in India ?
- (A) Canara Bank
 - (B) Central Bank of India
 - (C) Bank of Baroda
 - (D) ICICI Bank
14. Which was the first bank to introduce internet banking ?
- (A) Canara Bank
 - (B) ICICI Bank
 - (C) Punjab National Bank
 - (D) State Bank of India
15. What is Repo Rate ?
- (A) Rate at which RBI allows temporary loan facilities to commercial banks against government securities only on the condition that the bank will repurchase the securities within a short period.
 - (B) Rate offered by banks to their prime customers.
 - (C) When any bank has excess cash, securities are bought RBI against cash with the condition that they will resell the securities to RBI on a pre fixed day and price.
 - (D) When a bank is in need of cash it can discount bills of exchange and avail loan facilities form Reserve Bank of India.

16. By performing open market operation transactions, RBI regulates which of these factors :
- (A) Borrowing power of the commercial banks
 - (B) Inflation
 - (C) Money supply in the economy
 - (D) Both (B) and (C)
17. When RBI increases the cash reserve ratio (CRR), it will ?
- (A) Decrease money supply in the economy
 - (B) Increase money supply in the economy
 - (C) Increase supply initially but decrease automatically later on
 - (D) No impact on money supply in the economy
18. Canara Bank is an example of :
- (A) Private Bank
 - (B) Public Bank
 - (C) Foreign Bank
 - (D) None of these
19. Banking sector falls under which of the following sectors ?
- (A) Industrial sector
 - (B) Service sector
 - (C) Manufacturing sector
 - (D) None of these

20. What is known as 'Lender of Last Resort' ?
- (A) Whenever the government declares a debt relief, the RBI will have to bear the brunt of it.
 - (B) If a person or firm which is eligible to get a loan, does not get it from any commercial bank, may approach the Reserve Bank of India for a loan.
 - (C) If the state government are in crisis and need money for short term, they can approach RBI for this purpose.
 - (D) If a commercial bank is in crisis, it may place its reasonable demand for accommodation to Reserves Bank of India.
21. The most widely used tool of monetary policy is known as ?
- (A) Open market operations
 - (B) Discount rate
 - (C) Issuing of notes
 - (D) None of these
22. Which is the primary activity of a commercial bank ?
- (A) Maintaining deposit accounts including current account
 - (B) Issue and pay cheques
 - (C) Collect cheques for the bank's customers
 - (D) All of these
23. The Definition of 'Banking' is given in _____?
- (A) Negotiable Instrument Act, 1881
 - (B) RBI Act, 1934
 - (C) Banking Regulation Act, 1934
 - (D) Indian Contract Act, 1872

24. What is the name of the project that is an ambitious project of the Union Finance Ministry to bring into net black money hoarders and tax evaders by using optimum technology ?
- (A) Project Insight
 - (B) Project Black Money
 - (C) Project Money Laundering
 - (D) Project Monitoring
25. Which of the following is not a regulatory institution in Indian financial system ?
- (A) RBI
 - (B) CIBIL
 - (C) SEBI
 - (D) IRDA
26. National Housing bank is a fully owned subsidiary of _____.
- (A) HDFC
 - (B) HSBC
 - (C) RBI
 - (D) HUDCO
27. Financial institutions are also known as _____.
- (A) Financial organization
 - (B) Financial intermediaries
 - (C) Financial system
 - (D) Any of the above
28. _____ is the first development financial institution in India.
- (A) IDBI
 - (B) ICICI
 - (C) IFCI
 - (D) RBI

29. _____ is an apex institution to coordinate, supplement and integrate the activities of all existing specialized financial institutions.
- (A) IFCI
 - (B) IDBI
 - (C) RBI
 - (D) SEBI
30. Which of the following is not an asset held by Commercial Banks ?
- (A) Bills of Exchange
 - (B) Current Account Deposits
 - (C) Money Lent at short Notice
 - (D) Credit Balances with the Reserve Bank
31. Which of the following combination is correct ?
- (A) NABARD..... Industrial Loan
 - (B) RBI..... Long term Finance
 - (C) RRB..... Agriculture Finance
 - (D) IDBI..... Short Term Loans
32. Which of the following is not an organized sector in India ?
- (A) National Banks
 - (B) Regional Rural Banks
 - (C) Cooperative Banks
 - (D) Chits and Money lenders
33. Which of the following is the regulator of Money market ?
- (A) Reserve Bank of India
 - (B) Government of India
 - (C) Telecom Regularity Authority
 - (D) Insurance Regularity Department

34. What is Call Money ?
- (A) It is an overnight loan in the money market
 - (B) It is loan of above 1 day to 14 days in the money market
 - (C) It is loan of above 14 days to 364 days in the money market
 - (D) It is an amount charge on ISD
35. What is Notice Money ?
- (A) It is an overnight loan in the money market
 - (B) It is loan of above 1 day to 14 days in the money market
 - (C) It is loan of above 14 days to 364 days in the money market
 - (D) It is an amount charge on ISD
36. Which of the following is not related with money market ?
- (A) Treasury Bills
 - (B) Commercial Bills
 - (C) Certificates of Deposit
 - (D) Shares
37. What is maximum validity of cheque ?
- (A) 90 days
 - (B) 30 days
 - (C) 60 days
 - (D) 180 days
38. Capital market regulator is :
- (A) RBI
 - (B) IRDA
 - (C) NSE
 - (D) SEBI

39. Which of the following organization provides a guarantee to the exporters ?
- (A) Exim Bank
 - (B) Export Credit Guarantee Corporation (ECGC)
 - (C) Director General Foreign Trade
 - (D) Reserve Bank of India
 - (E) Registrar of Companies
40. Which one of the following agencies in the Indian Capital market has authority to regulate the Mutual fund markets in India ?
- (A) IRDA
 - (B) SEBI
 - (C) RBI
 - (D) IBPS
41. Who has the majority shareholding in SIDBI ?
- (A) Government of India
 - (B) State Bank of India
 - (C) Life insurance Corporation of India
 - (D) National Bank for Agriculture & Rural Development
42. Which of the following is not a schemes offered by MUDRA bank ?
- (A) Shishu
 - (B) Nari
 - (C) Kishor
 - (D) Tarun
43. The MUDRA Bank will initially come under :
- (A) NABARD
 - (B) SIDBI
 - (C) HUDCO
 - (D) CIDCO

44. All India financial Institutions are :
- (A) Industrial Development Bank of India (IDBI)
 - (B) Industrial Finance Corporation of India (IFCI)
 - (C) Industrial Credit and Investment Corporation of India (ICICI)
 - (D) All of the above
45. A merchant bank is a financial institution conducting money market activities and :
- (A) Lending
 - (B) Underwriting and financial advice
 - (C) Investment service
 - (D) All of the above
46. Which of the following activity is not permissible for NBFC ?
- (A) Loans and advances
 - (B) Acquisition of shares
 - (C) Insurance business
 - (D) Construction of immovable property
47. Which agency regulates and supervises NBFCs ?
- (A) Finance Ministry
 - (B) SEBI
 - (C) RBI
 - (D) Respective state government
48. India's foreign exchange rate system is:
- (A) Free float
 - (B) Managed float
 - (C) Fixed
 - (D) Fixed target of band

49. Which one of the following agencies in the Indian Capital market has authority to regulate the Mutual fund markets in India ?
- (A) IRDA
 - (B) SEBI
 - (C) RBI
 - (D) IBPS
50. Capital market regulator is :
- (A) RBI
 - (B) IRDA
 - (C) NSE
 - (D) SEBI
51. Which bank was the sponsor of Prathma Gramin bank ?
- (A) Bank of Baroda
 - (B) Indian Bank
 - (C) Punjab National Bank
 - (D) Syndicate Bank
52. What is the full-form of NBFC ?
- (A) None-Bank Financial Competition
 - (B) Non-Bank Foreign Company
 - (C) Non-Banking Financial Company
 - (D) Non-Banking Finance Corporation
53. Co-operative Societies Act was enacted in which year ?
- (A) 1912
 - (B) 1949
 - (C) 1935
 - (D) 1913

54. Among the following the correct share of Central, State and Sponsor Bank in RRBs is ____?
- (A) 35%, 40%, 25%
 - (B) 15%, 35%, 50%
 - (C) 30%, 35%, 50%
 - (D) 50%, 15%, 35%
55. Which of the following apex bodies regulates the RRBs ?
- (A) RBI
 - (B) NABARD
 - (C) SIDBI
 - (D) State Government
56. “Scheduled bank” in India means a bank ____.
- (A) Incorporated under the Companies Act, 1956
 - (B) Authorized to the Banking business
 - (C) Governed by the Banking Regulation Act, 1949
 - (D) Included in the Second schedule to the Reserve Bank of India Act, 1934
57. Which is the largest commercial bank in India ?
- (A) Bank of India
 - (B) Allahabad bank
 - (C) State Bank of India
 - (D) Syndicate bank
58. With whom does the ownership of Public sector banks rest ?
- (A) Government of India
 - (B) Jointly with Government of India and share-holders from the public
 - (C) jointly with Government of India and State Bank of India
 - (D) Jointly with Government of India and Reserve Bank of India

59. The liberalization of Indian Banking and Regulation was done based on recommendation of ____?
- (A) R. Gandhi Committee
 - (B) Narasimham Committee
 - (C) Basel Committee
 - (D) Khusro Committee
60. In April 1980, _____ banks were nationalized in India ?
- (A) 3
 - (B) 5
 - (C) 6
 - (D) 7
61. How many banks were nationalized in India in the year 1969?
- (A) 12
 - (B) 29
 - (C) 14
 - (D) 9
62. In which year were the Subsidiaries of SBI nationalized ?
- (A) 1955
 - (B) 1949
 - (C) 1959
 - (D) 1969
63. Imperial Bank of India was nationalized in which year ?
- (A) 1945
 - (B) 1955
 - (C) 1949
 - (D) 1965

64. What was the State Bank of India called before it was created through SBI Act ?
- (A) Bank of Hindustan
 - (B) Bank of Madras
 - (C) Imperial Bank of India
 - (D) Imperial Bank of Calcutta
65. Which of the following was the first Indian bank to open a branch on foreign soil ?
- (A) Bank of Baroda
 - (B) Bank of India
 - (C) Punjab National Bank
 - (D) Bank of Allahabad
66. In which year was the Banking Regulation Act passed in India ?
- (A) 1947
 - (B) 1935
 - (C) 1949
 - (D) 1965
67. Original headquarters of RBI were located at which of the following place ?
- (A) Calcutta
 - (B) Bombay
 - (C) Delhi
 - (D) Chennai
68. In which year did the Hilton Young Commission submit its report ?
- (A) 1926
 - (B) 1921
 - (C) 1935
 - (D) 1947

69. Oudh Commercial Bank was founded in the year ____ ?
- (A) 1913
 - (B) 1917
 - (C) 1894
 - (D) 1881
70. Which of the following is the Oldest joint Stock Bank of India which is still working ?
- (A) Allahabad Bank
 - (B) Bank of Upper India
 - (C) Patiala Bank
 - (D) State Bank of India
71. Which was the first bank to introduce savings account in India ?
- (A) Bank of Hindustan
 - (B) General Bank of India
 - (C) Presidency Bank
 - (D) Bengal Bank
72. Which was the first bank to introduce cheque system in India ?
- (A) Bengal Bank
 - (B) Bank of Hindustan
 - (C) General Bank of India
 - (D) Presidency Bank
73. The first bank of India 'Bank of Hindustan' was established in the year ?
- (A) 1880
 - (B) 1870
 - (C) 1770
 - (D) 1775

74. Which bank the acquired the Sharekhan.com-broking and trading company ?
- (A) HSBC
 - (B) BNP Paribas
 - (C) Deutsche Bank
 - (D) ING Vysya
75. Which bank has launched the first contactless debit, credit and multi-currency forex card ?
- (A) Axis Bank
 - (B) ICICI Bank
 - (C) HDFC Bank
 - (D) SBI
76. Name the micro finance company that becomes the first to start operation as a commercial bank ?
- (A) Pay Tm Bank
 - (B) Vodafone m- Pesa Bank
 - (C) Yes Bank
 - (D) Bandhan Bank
77. Which of the following banks has launched the India's first mortgage guarantee backed home loan product 'Extra Home Loan' ?
- (A) State bank of India
 - (B) Bank of Baroda
 - (C) ICICI Bank
 - (D) HDFC Bank

78. Which was the first bank to introduce mutual fund ?
- (A) Bank of Baroda
 - (B) ICICI Bank
 - (C) Punjab National Bank
 - (D) State Bank of India
79. The liberalization of Indian Banking and Regulation was done based on recommendation of _____?
- (A) R. Gandhi Committee
 - (B) Narasimham Committee
 - (C) Basel Committee
 - (D) Khusro Committee
80. In which year were the Subsidiaries of SBI nationalized ?
- (A) 1955
 - (B) 1949
 - (C) 1959
 - (D) 1969
81. When did the Government of India set up the Export-Import Bank of India ?
- (A) January, 1982
 - (B) January, 1993
 - (C) March, 1971
 - (D) June, 1969

82. Which subsidiary bank was merged with the State Bank of India on August 13, 2008 ?
- (A) State Bank of Hyderabad
 - (B) State Bank of Indore
 - (C) State Bank of Mysore
 - (D) State Bank of Saurashtra
83. Who was the founder of Punjab National Bank ?
- (A) Bal Gangadhar Tilak
 - (B) Bhagat Singh
 - (C) Bipin Chandra Pal
 - (D) Lala Lajpat Rai
84. Which was the first Indian bank to get ISO ?
- (A) Canara Bank
 - (B) Punjab National Bank
 - (C) State Bank of India
 - (D) Central Bank of India
85. Which among the following is not a public sector bank ?
- (A) Syndicate Bank
 - (B) City Union Bank
 - (C) UCO Bank
 - (D) Vijaya Bank
86. Which was the second bank in India with limited liability ?
- (A) Punjab National Bank
 - (B) Imperial Bank of India
 - (C) New Bank of India
 - (D) State Bank of India

87. Which movement encouraged the formation of commercial banks ?
- (A) Swadeshi movement
 - (B) Quit India Movement
 - (C) Non Cooperation Movement
 - (D) Civil Disobedience Movement
88. Which was the first bank to introduce ATM in India ?
- (A) HSBC
 - (B) Standard Chartered Bank
 - (C) State Bank of India
 - (D) United Bank of India
89. Which country started first plastic notes ?
- (A) Afghanistan
 - (B) Argentina
 - (C) Australia
 - (D) Austria
90. When was the first Land Mortgage Bank established ?
- (A) 1920
 - (B) 1925
 - (C) 1931
 - (D) 1935
91. In which type of banking, electronic financial transactions are done ?
- (A) E-Banking
 - (B) POS Banking
 - (C) M-Banking
 - (D) Universal Banking

92. Which bank launched mobile Bank Accounts in association with Vodafone's m-paisa ?
- (A) Bank of Baroda
 - (B) HDFC Bank
 - (C) ICICI Bank
 - (D) Punjab National Bank
93. What will be impact if Reserve Bank of India reduce the Bank Rate by 1% ?
- (A) Less liquidity in the market
 - (B) More liquidity in the market
 - (C) No change in the market liquidity
 - (D) Mobilization of more deposits by commercial banks
94. When did the Government of India appoint a committee under the chairmanship of Shri M. Narasimham to strengthen the banking system ?
- (A) May, 2006
 - (B) April, 1998
 - (C) December, 1997
 - (D) September, 2005
95. Who works as RBI's agent at places where it has no office of its own ?
- (A) State Bank of India
 - (B) Ministry of Finance
 - (C) Government of India
 - (D) International Monetary Fund
96. What do bank customers pay for using safe deposit locker facilities ?
- (A) Commission on locker
 - (B) Exchange on locker
 - (C) Rent of locker
 - (D) Safe custody charges

97. Which of the following sets up core banking infrastructure for rural banks ?
- (A) IBA
 - (B) NABARD
 - (C) RBI
 - (D) SIDBI
98. Who issues 'Commercial Papers'?
- (A) A Company to a Bank
 - (B) Banks to Banks
 - (C) Banks to Companies
 - (D) Company to its suppliers
99. Which is the largest bank in the world ?
- (A) BNP Paribas
 - (B) China Construction Bank Corporation
 - (C) HSBC Holdings
 - (D) Industrial & Commercial Bank of China
100. Whose signature do the 1 Rupee currency note bear ?
- (A) Governor of RBI
 - (B) Finance Secretary
 - (C) Finance Minister
 - (D) The President

DO NOT OPEN THE QUESTION BOOKLET UNTIL ASKED TO DO SO

1. Examinee should enter his / her roll number, subject and Question Booklet Series correctly in the O.M.R. sheet, the examinee will be responsible for the error he / she has made.
 2. **This Question Booklet contains 100 questions, out of which only 75 Question are to be Answered by the examinee. Every question has 4 options and only one of them is correct. The answer which seems correct to you, darken that option number in your Answer Booklet (O.M.R ANSWER SHEET) completely with black or blue ball point pen. If any examinee will mark more than one answer of a particular question, then the first most option will be considered valid.**
 3. Every question has same marks. Every question you attempt correctly, marks will be given according to that.
 4. Every answer should be marked only on Answer Booklet (O.M.R ANSWER SHEET). Answer marked anywhere else other than the determined place will not be considered valid.
 5. Please read all the instructions carefully before attempting anything on Answer Booklet (O.M.R ANSWER SHEET).
 6. After completion of examination please hand over the Answer Booklet (O.M.R ANSWER SHEET) to the Examiner before leaving the examination room.
 7. There is no negative marking.
- Note:** On opening the question booklet, first check that all the pages of the question booklet are printed properly in case there is an issue please ask the examiner to change the booklet of same series and get another one.