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Faculty of Commerce & Management
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- 1) Compulsory English
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- 6) E.C: E-Commerce – II
- 7) E.C: Indian Insurance System-II
- 8) E.C: Indian Banking System-II

Sant Gadge Baba Amravati University, Amravati
Faculty of Commerce & Management

Subject NO: 8

Indian Banking System-II

B.Com 6th Semester

As Per University Paper Pattern Section-A 20 marks
Multiple Choice Question (MCQ)



Aditya Publication, Amravati

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Multiple Choice Questions (MCQs)

- ❖ What is retail banking?
 - a) Banking targeted at corporates
 - b) Banking focused towards weaker class segment
 - c) Banking deals with individuals and lends them money
 - d) Banking deals with wholesalers for deposits source

Answer: c) Banking deals with individuals and lends them money

- ❖ Retail banking means _____.
 - a) Retail shopkeepers
 - b) Same as universal banking
 - c) Bank financing to retail traders
 - d) Giving consumer loans to various public

Answer: c) Bank financing to retail traders

- ❖ Characteristics of retail banking?
 - a) Targeted at individual customers, and mass market segment
 - b) Offer various liability, assets and service products to individuals
 - c) Delivery model of ATMs/internet and mobile banking
 - d) All above

Answer: d) All above

- ❖ Define the retail assets under Retail Banking?
 - a) Housing loans/consumer durables /credit card receivable

- b)** Auto loans/personal loans/loan against shares and debenture
- c)** ECS Loans/EFT Loans/CASA Loans
- d)** Both (a) and (b) only

Answer: d) Both (a) and (b) only

- ❖ What is not a constraint in Retail Banking?
 - a)** Managing large number of clients in absence of ROBUST IT system
 - b)** Rapid evolution of services
 - c)** Maintaining ATMs centres with low costs
 - d)** Unsecured retail loans and credit and receivables amount

Answer: c) Maintaining ATMs centres with low costs

- ❖ What are the advantages of retail banking?
 - a)** Risk is less as client base is large
 - b)** Income is relatively more as spreads are more
 - c)** Stable model with less volatility
 - d)** (a) and (b)

Answer: d) (a) and (b)

- ❖ What are the basic structure of retail banking?
 - a)** Retail Assets
 - b)** Retail Liability
 - c)** Third Party Products
 - d)** All of the above

Answer: d) All of the above

- ❖ Reasons for retail banking in India are _____.
- a) Growing urban population/higher disposable income/increase in mass affluents space and explosion of service economy.
 - b) Foreign banks and private sector banks seriously looking at the bottom of customer's alongwith credit and debit cards receivables.
 - c) Despite credit and deposits growth, banking access remains limited to few sections of the population,
 - d) Both (b) and (c),

Answer: d) Both (b) and (c)

- ❖ Returns are more in _____.
- e) Para banking
 - f) Corporate banking
 - g) Retail banking
 - h) All the above

Answer: c) Retail Banking

- ❖ Distinguish retail banking with corporate banking and state which is retail banking?
- a) Individuals segment/mass market /business to customer approach
 - b) Wholesale clients/smaller segment /business to business approach
 - c) High ticket size/high risk/low returns /monitoring less laborious high deposit cost
 - d) Both (b) and (c)

Answer: a) Individuals segment/mass market /business to customer approach

- ❖ Which of the following is not a fundamental ingredient of an effective marketing mix in Retail Banking?
 - a) Product and Price
 - b) Product and profit
 - c) Place and People
 - d) Process and Physical evidence

Answer: b) Product and profit

- ❖ In which of the following types of banking, there is a direct execution of transaction between a bank and its consumers?
 - a) Retail Banking
 - b) Universal Banking
 - c) Virtual Banking
 - d) Unit Banking

Answer: a) Retail Banking

- ❖ What is business model for retail banking in India?
 - a) Strategic business unit approach
 - b) Departmental Approach
 - c) Integrated approach
 - d) Any one of above

Answer: d) Any One of Above

- ❖ What are the disadvantages of retail banking?
 - a) Huge clientele requires more efforts for monitoring and tracking.
 - b) Cost of servicing will be relatively high.
 - c) Delinquencies relatively higher in unsecured retail loans like Personal Loans and Credit Card Receivables
 - d) All the above

Answer: d) All the above

- ❖ Electronic Channels in retail banking refers to _____.
- a) Facility of ATMs
 - b) Facility of Internet Banking
 - c) Facility of Mobile Banking
 - d) All the above

Answer: d) All the above

- ❖ Retail Loan Processing Centres of banks are designed to _____.
- a) Source retail asset business
 - b) Process retail loans
 - c) Do the valuation/legal opinion wherever necessary
 - d) Release the loan either at their end or advise sanction to branches

Answer: d) Release the loan either at their end or advise sanction to branches

Multiple Choice Questions (MCQs)

- ❖ What is the full form of KYC?
 - a) Know your cadet
 - b) Know your customer
 - c) Know your correspondent
 - d) None of these

Answer: b) Know Your Customer

- ❖ Balance in a current account is classified as _____.
 - a) Hybrid deposit
 - b) Term deposit
 - c) Demand deposit
 - d) Fixed deposit

Answer: c) Demand deposit

- ❖ This type of account allows unlimited deposits/withdrawals _____.
 - a) Savings Account
 - b) Current Account
 - c) Recurring Deposit
 - d) Term Deposit

Answer: b) Current Account

- ❖ What are the KYC documents required by the Bank?
 - a) Photograph
 - b) Identity Proof
 - c) Address Proof
 - d) All of the Above

Answer: d) All of the Above

- ❖ A deposit in which the interest rate can fluctuate based on the duration or time?
 - a) Fixed Deposit
 - b) Recurring Deposit
 - c) Flexi Deposit
 - d) Term Deposit

Answer: c) Flexi Deposit

- ❖ Banks generally don't pay interest on money deposited in which of the following account?
- a) Savings account
 - b) Current account
 - c) Fixed deposit account
 - d) Overdraft Account

Answer: b) Current Account

- ❖ Nomination can be done in _____.
- a) Savings Bank account
 - b) Recurring Deposit account
 - c) Fixed Deposit account
 - d) All of above

Answer: d) All of above

- ❖ Which type of deposits earns higher interest rate?
- a) Current account
 - b) Savings Account
 - c) Fixed Deposits
 - d) None of above

Answer: c) Fixed Deposits

- ❖ Banks pays interest on _____.
- a) Deposits
 - b) Loans
 - c) Both (a) & (b)
 - d) None of above

Answer: a) Deposits

- ❖ Bank charges interest on _____.
- a) Deposits
 - b) Loans
 - c) Both (a) & (b)
 - d) None of above

Answer: b) Loans

- ❖ In Recurring Deposits _____.
- a) A fixed sum is deposited every month
 - b) Period of deposit is a fixed tenure
 - c) Interest is paid at FDR rate
 - d) All of above

Answer: d) All of above

- ❖ Interest on Savings Bank Deposits is paid _____.
- a) Every month
 - b) Quarterly
 - c) Half yearly
 - d) Yearly

Answer: c) Half yearly

- ❖ 'Pradhan Mantri Jan Dhan Yojana' (PMJDY) launched by Prime Minister of India on 28 August 2014. The theme of the scheme is ____.
- a) Bringing more people under financial inclusion
 - b) Providing cash subsidy to farmers
 - c) Creating awareness about the value of money encouraging people to buy gold
 - d) Providing cash to people to participate in Mutual Funds market

Answer: a) Bringing more people under financial inclusion

- ❖ What is the tag line of 'Pradhan Mantri Jan Dhan Yojana'?
- a) Khatha Kholo, Paisa Bachao
 - b) Mera Khatha Bhagya Vidhata
 - c) Hamara Khatha Bhagya Vidhata
 - d) Sab ka Khata Sab ka Vikas

Answer: c) Mera Khatha Bhagya Vidhata

- ❖ 'Pradhan Mantri Jan Dhan Yojana' (PMJDY) is the dream project of the central Government provides _____.
- a) At least one bank account to every house hold
 - b) Bank account with locker facility to keep the valuables of people
 - c) One bank account to every house hold and ask the bank to enroll the minor names to open the account in future
 - d) None of above

Answer: a) At least one bank account to every house hold

- ❖ 'Pradhan Mantri Jan-Dhan Yojana' has been launched for _____.
- a) Promoting financial inclusion in the country
 - b) Promoting women's self-help groups in backward areas
 - c) Providing financial help to the marginalized communities
 - d) Providing housing loan to poor people at cheaper interest rates

Answer: a) Promoting financial inclusion in the country

- ❖ _____ are deposits which are repayable after a certain fixed period.
- a) Demand deposits b) Time deposits
 - c) Flexi deposits d) Recurring Deposits

Answer: b) Time Deposits

❖ _____ are those deposits where the money deposited is available to the depositor on demand.

- a)** Demand deposits **b)** Time deposits
c) Flexi deposits **d)** Recurring Deposits

Answer: a) Demand Deposits

❖ Under a _____, a specific amount is invested in bank on monthly basis for a fixed rate of return.

- a)** Demand deposits **b)** Time deposits
c) Flexi deposits **d)** Recurring Deposits

Answer: d) Recurring Deposits

Multiple Choice Questions (MCQs)

❖ Bank does not give loan against _____.

- a) Gold Ornaments b) LIC policy
c) Lottery ticket d) NSC

Answer: c) Lottery ticket

❖ Bank does not provide loans for _____.

- a) Crop loans
b) Education loans
c) Home loans
d) Drinking & Gambling

Answer: d) Drinking & Gambling

❖ Which organization provides credit history of the borrowers?

- a) CIBIL b) CII
c) FRBI d) IRDA

Answer: d) IRDA

❖ Loans from money lenders are _____.

- a) With High rate of interest
b) No proper accounting
c) No transparency
d) All of above

Answer: d) All of above

❖ Timely repayment of loans results _____.

- a) Good reputation
b) No tension
c) Easily availability of loan in future
d) All of above

Answer: d) All of above

Unit Three Advances: Unlimited Banking Purpose

❖ Defaulter of loan means _____.

- a) Not paying loan instalments
- b) Bad reputation
- c) Illegal activities
- d) None of above

Answer: a) Not Paying Loan Instalments

❖ Businessman prefer _____.

- a) Loan
- b) Overdraft
- c) Cash credit
- d) Sound Lending

Answer: b) Overdraft

❖ The most important principle of sound lending is _____.

- a) Safety
- b) Profitability
- c) Security
- d) None of these

Answer: a) Safety

❖ Discounting of bills of exchange is _____.

- a) Clean Advance
- b) Secured advance
- c) Secured advance
- d) All of these

Answer: a) Clean Advance

❖ Overdraft facility is extended to the holders of _____ account only.

- a) Saving Account
- b) Fixed deposits a/c
- c) Current account
- d) All of these

Answer: c) Current Account

Unit Three **Advances: Unlimited Banking Purpose**

❖ _____ is a form of working capital credit extended to the business firms.

- a) Cash Credit system
- b) Overdraft
- c) Loans system
- d) Purchased and Discounted of bills

Answer: a) Cash Credit system

❖ A _____ advance or loan refers to an advance or loan made by taking assets as security.

- a) Secured
- b) Unsecured
- c) Both (a) or (b)
- d) None of these

Answer: a) Secured

❖ An _____ loan is a loan which is granted by the banker without requiring any security.

- a) Secured
- b) Unsecured
- c) Both (a) or (b)
- d) None of these

Answer: b) Unsecured

❖ _____ refer to the facility where the banker permits his customers to borrow money upto a particular limit against the security of tangible assets or guarantee.

- a) Overdraft
- b) Cash Credit
- c) Loans system
- d) Purchased and discounted of bills

Answer: b) Cash Credit

Unit Three Advances: Unlimited Banking Purpose

❖ If a current account holder is given permission by the banker to draw more than what stands to his credit, such as advance is known as _____.

- a) Overdraft
- b) Cash Credit
- c) Loans system
- d) Purchased and discounted of bills

Answer: a) Overdraft

❖ Which of the following are Bank advances of a Bank?

- a) Bad debts
- b) Non-performing Assets
- c) Out of order accounts
- d) Overdrawn accounts

Answer: b) Non-performing Assets

Multiple Choice Questions (MCQs)

- ❖ The banker acts as a _____ of the customer for remittances, collection of cheques and repayments on his behalf.
- a) Banker
 - b) Agent
 - c) Managing committee
 - d) None of these

Answer: b) Agent

- ❖ An agency relationship which is made retrospectively is known as an agency by _____.
- a) Estoppel
 - b) Ratification
 - c) Necessity
 - d) Commerce

Answer: b) Ratification

- ❖ Which one of the following statements is incorrect?
- a) An agency relationship may be created through necessity.
 - b) An agency relationship may be created through estoppel.
 - c) All agents are entitled to be paid for their services.
 - d) An agent creates a legal relationship between a third party and a principal.

Answer: c) All agents are entitled to be paid for their services

- ❖ When does apparent (ostensible) authority of an agent arise?
- a) When the agent acts with the usual authority of his job.
 - b) When the principal gives the agent implied authority to act.
 - c) When the agent has actual authority to act.
 - d) When the principal represents to a third party that an agent has authority to act when in fact he does not.

Answer: d) When the principal represents to a third party that an agent has authority to act when in fact he does not

- ❖ Which one of the following is not a duty of an agent?
- a) Duty to exercise care and skill.
 - b) Duty to take a commission.
 - c) Duty to account.
 - d) Duty to avoid a conflict of interest.

Answer: b) Duty to take a commission

- ❖ Which of the following statements is incorrect?
- a) An agency may be terminated by death of either party.
 - b) An agency may be terminated by express agreement.
 - c) An agency agreement can always be terminated by a principal.

- d) Mental incapacity of an agent will terminate the agency relationship.

Answer: c) An agency agreement can always be terminated by a principal.

- ❖ _____ agency is the most common form of agency.
- a) Incidental b) Express
c) Apparent d) Implied

Answer: b) Express

- ❖ Apparent agency is also referred to as _____.
- a) Agency by default
b) Express agency
c) Agency by estoppel
d) Authorized agency

Answer: c) Agency by estoppel

- ❖ A (n) _____ agency occurs if the agent discloses his or her agency status but does not reveal the principal's identity and the third party does not know the principal's identity from another source.
- a) Undisclosed b) Fully disclosed
c) Inherently disclosed d) Partially disclosed

Answer: d) Partially disclosed

- ❖ A principal accepts an agent's unauthorized contract through _____ of the contract.
- a) Subornation b) Ramification
c) Subrogation d) Ratification

Answer: d) Ratification

- ❖ Which of the following is not a method of terminating an agency relationship by acts of the parties?
 - a) Mutual Agreement
 - b) Lapse Of Time
 - c) Achievement of agency purpose
 - d) Bankruptcy of the principal

Answer: d) Bankruptcy of the principal

- ❖ Which of the following is not a method of terminating an agency relationship by operation of law?
 - a) Bankruptcy of the principal
 - b) Mutual agreement
 - c) Death of either the principal or the agent
 - d) Insanity of either the principal or the agent

Answer: b) Mutual agreement

- ❖ If the collecting banker credits the amount of the cheque in the account after the cheque amount is actually realized, the banker is deemed to be acting as _____ of this customer.
 - a) Banker
 - b) Agent
 - c) Managing committee
 - d) None of these

Answer: b) Agent

- ❖ Relationship of banker with payee of draft
 - a) Trustee and Beneficiary
 - b) Drawees and Drawee
 - c) Licensor and Licensee
 - d) Principle and Agent

Answer: a) Trustee and Beneficiary

- ❖ When banks act as agents of their customers and tender great service in that capacity these are _____.
 - a) Primary function
 - b) General Utility Functions
 - c) Agency functions
 - d) Secondary function

Answer: c) Agency functions

- ❖ To realize interest and dividend on behalf of their customers is the example of banks _____.
 - a) Primary function
 - b) General Utility Functions
 - c) Agency functions
 - d) Secondary function

Answer: c) Agency functions

- ❖ A Collecting banker is given the statutory protection only when he acts as _____.
 - a) A banker
 - b) A holder for value
 - c) A holder in due course
 - d) An agent

Answer: d) An agent

- ❖ A banker's lien is _____.
- a) General lien
 - b) Particular lien
 - c) Negative lien
 - d) None of these

Answer: a) General lien

- ❖ Which of the following options is correct? Professional trustees _____.
- a) Owe the same duty of care as lay (non-professional) trustees
 - b) Are protected from liability by exclusion clauses in the trust instrument
 - c) Owe a lower duty of care than lay (non-professional) trustees
 - d) Owe a duty of care determined by any special knowledge or experience that they have

Answer: d) Owe a duty of care determined by any special knowledge or experience that they have

- ❖ If a trustee is in breach of trust _____.
- a) They must restore any lost assets to the trust estate
 - b) Compensate the beneficiaries for their loss
 - c) Pay damages for the loss caused by their breach of trust
 - d) Pay fair and reasonable compensation

Answer: a) They must restore any lost assets to the trust estate

❖ Trustees:

- a) Are not permitted to make ethical investments
- b) Are allowed to make any investments that they choose, including ethical investments
- c) Must only pursue the best financial interests of the beneficiaries
- d) Are allowed to make ethical investments as long as they are satisfied that this would not involve a risk of significant financial detriment

Answer: d) Are allowed to make ethical investments as long as they are satisfied that this would not involve a risk of significant financial detriment

Multiple Choice Question (MCQs)

- ❖ E-Banking is also known as _____.
 - a) ATMs
 - b) Net banking
 - c) Traditional banking
 - d) None of these

Answer: b) Net Banking

- ❖ Which one of the following is controlled by the World Wide Web?
 - a) Universal banking
 - b) Virtual Banking
 - c) Wholesale Banking
 - d) None of these

Answer: b) Virtual Banking

- ❖ In which type of banking, electronic financial transactions are done?
 - a) E-Banking
 - b) POS Banking
 - c) M-Banking
 - d) Universal Banking

Answer: a) E-Banking

- ❖ _____ is simply the use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash.
 - a) M-Banking
 - b) O-Banking
 - c) E-Banking
 - d) D-Banking

Answer: c) E-Banking

- ❖ Internet banking refers to _____.
 - a) Operation of account through internet
 - b) Opening of account through ATM
 - c) Both (a) & (b)
 - d) None of above

Answer: a) Operation of account through internet

- ❖ Which of the following are the forms of E-banking?
- i)** Internet Banking
 - ii)** Telephone Banking
 - iii)** Electronic Check conversion
 - iv)** Electronic Bill Payment
 - v)** Direct Deposit
- a)** i, ii, iii and iv only
b) ii, iii, iv and v only
c) i, iii, iv and v only
d) All i, ii, iii, iv and v

Answer: d) All i, ii, iii, iv and v

- ❖ A combination of software and information designed to provide security and information for payment is called a what?
- a)** Digital Wallet **b)** Pop up Ad
c) Shopping Cart **d)** Encryption

Answer: a) Digital Wallet

- ❖ Which one is not used as a security mechanism?
- a)** Encryption **b)** Cryptography
c) Wallets **d)** Digital signature

Answer: c) Wallets

- ❖ OTP stands for _____.
- a)** On Time Password
b) On Time processing
c) One time processor
d) None

Answer: a) On Time Password

- ❖ Credit cards are cards which are also known as _____.
- a) Plastic cards
 - b) Card money
 - c) Plastic cards full of money
 - d) All of the above

Answer: a) Plastic Cards

- ❖ Customer desiring to do permitted banking transactions through ATM needs to have _____.
- a) ATM card or debit card/credit card (if compatible with the ATM function)
 - b) Personal identification number (PIN), allotted by the bank while issuing ATM /Debit card/credit card
 - c) Both (a) and (b)
 - d) Smartphone

Answer: c) Both (a) and (b)

- ❖ Debit card _____.
- a) Are plastic cards embedded with electromagnetic identification
 - b) Are issued by banks to its customers who could use them to pay for their purchase or services at specified points of sales terminals
 - c) Facilitates the customers to effect the transaction their accounts, remotely
 - d) All of the above

Answer: d) All of the above

- ❖ Smart card _____.
- a) Has an embedded circuit with micro-processor chip embedded in it so that it could perform calculations maintain records and act as electronic pursue
 - b) Has built in facility for protection against fraudulent operations
 - c) Can either be rechargeable or exchangeable
 - d) All of the above
 - e) None of the above

Answer: d) All of the above

- ❖ What are the various means of Electronic Payment Systems?
- a) Credit card
 - b) ATM card
 - c) Debit card
 - d) Smart card
 - e) All of these

Answer: e) All of these

- ❖ Credit cards are of standard size and thickness and are embossed with the following details.
- a) Name of card holder
 - b) Card number
 - c) Validity date
 - d) All of the above

Answer: d) All of the Above

- ❖ _____ is only a transfer mechanism, which transfers money between different bank accounts and does not hold Money.
- a) PayTM b) Airtel Money
c) mPesa d) BHIM

Answer: d) BHIM

- ❖ Buy Now and Pay Later what type of card?
- a) Debit Card b) RuPay Card
c) Credit card d) All of these

Answer: c) Credit card

- ❖ IVR stands for _____.
- a) Interactive Voice Response
b) Internet Voice Response
c) All of these
d) None of these

Answer: a) Interactive Voice Response

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Jalgaon Jamod

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