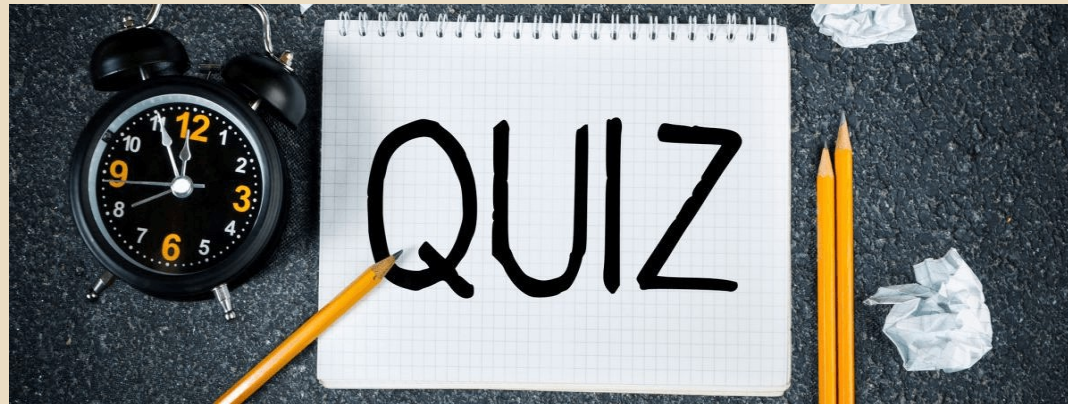


E-BANKING





Insurance cover for bank deposits in our country is provided by _____

- **A.** SBI
- **B.** Government of India
- **C.** GIC
- **D.** LIC
- **E.** DICGC



In Banking terminology, NPA means

- A.** Non-Promise Account
- B.** Non-Personal Account
- C.** Non-Performing Asset
- D.** Net-performing Asset



Sugam' is a scheme launched for

- **A.** Small tax payers
- **B.** Pensioners getting old age pension
- **C.** Big corporate houses
- **D.** Getting all sorts of permission



What is the full form of 'ULIP'?

- **A.** Universal Life & Investment Plan
- **B.** Unit Loan & Investment Plan
- **C.** Unit Linked Insurance Plan
- **D.** Uniformly Loaded Investment Plan



SBI has merged which of the following two associate banks with itself?

- **A.** State Bank of Hyderabad and State Bank of Patiala
- **B.** State Bank of Hyderabad and State Bank of Travancore
- **C.** State Bank of Mysore and State Bank of Travancore
- **D.** State Bank of Indore and State Bank



Which of the following statement is true?

- **A.** Banks cannot accept demand and time deposits from public
- **B.** Banks can accept only demand deposits from public
- **C.** Banks can accept only time deposits from public
- **D.** Banks can accept both demand and time deposits from public.




Interest payable on saving bank accounts is _____

- **A.** not regulated by RBI
- **B.** regulated by State Governments.
- **C.** regulated by Central Government.
- **D.** regulated by RBI
- **E.** regulated by Finance minister



Which of the following is the correct statement?

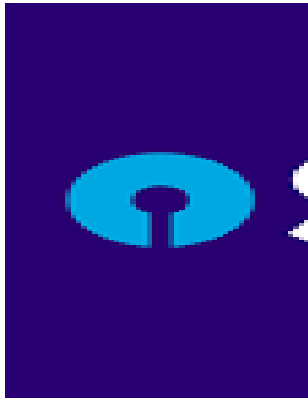
- **A.** State bank of India is the sole authority to issue and manage currency in India.
- **B.** A nationalized bank is the sole authority to issue and manage currency in India
- **C.** A cooperative bank is the sole authority to issue and manage currency




Accounts are allowed to be operated by cheques in respect of

- **A.** Both Savings bank accounts and fixed deposit accounts
- **B.** Savings bank accounts and current accounts
- **C.** Both Savings bank accounts and loan accounts.
- **D.** Both Savings bank accounts and cash


BANK LOGOS






Many times we read a term CBS used in banking operations. What is the full form of the letter 'C' in the term 'CBS'?

- **A.** Compete
- **B.** Credit
- **C.** Continuous
- **D.** Core
- **E.** None of these



Which of the following schemes is launched specifically for helping Senior Citizens to avail loan by mortgage of their residential property?

- **A.** English mortgage scheme
- **B.** Senior Capital loan scheme
- **C.** Reverse Mortgage loan scheme
- **D.** Senior Citizen Personal loan scheme



A worldwide financial messaging network which exchanges messages between banks and financial institutions is known as _____

- **A.** CHAPS
- **B.** SWIFT
- **C.** NEFT



Which among the following schemes is related exclusively to Financial Inclusion?

- **A.** Swawlamban
- **B.** Swadeshi
- **C.** Swabhiman
- **D.** SGSY



Consider the following:


- (A) Deposit rates
- (B) Base Rate
- (C) prime Lending Rate

Which among the above are decided by Reserve Bank of India?



What is the full form of term LIBOR as used in financial/banking sectors?

- **A.** Local Indian Bank Offered Rate
- **B.** London-India Bureau of Regulations
- **C.** Liberal International Bank Official Ratio
- **D.** London Inter Bank Offered Rate




Insurance service provided by various banks is commonly known as _____

- **A.** Investment banking
- **B.** Portfolio management
- **C.** Merchant banking
- **D.** Bancassurance



Which of the following is NOT true when the interest rate in the economy goes up?

- **A.** Saving increases
- **B.** Lending decreases
- **C.** Cost of production increases
- **D.** Return on capital increases



Which bank was earlier called the “Imperial Bank of India”?

- **A.** RBI
- **B.** SBI
- **C.** UBI
- **D.** PNB



The Reserve Bank of India was established on _____.

- **A.** April 1, 1935
- **B.** July 12, 1982
- **C.** May 26, 2006
- **D.** September 30, 2005



□ Reference:

□ <http://www.allindiaexams.in/bank/bank-exam>