



**Biyani Girls College**  
**I Internal Examination 2019-20**  
**B)COM. - P&H (I Year)**  
**Subject- Indian Banking and Finance**

**Time: 1.30 Hrs.**

**Set: A**

**MM: 40**

**[I] Multiple Choice Questions**

**(10\*1=10)**

- 1) Which bank is known as banker's bank?  
a) RBI                                      b) SBI  
c) PNB                                      d) NABARD
- 2) A banking system where business is carried on by a bank through a network of branches spread throughout the country is known as .....  
a) Unit banking                            b) Branch banking  
c) Chain banking                           d) group banking
- 3) Current deposit is also known as .....  
a) Savings deposit                         b) Demand deposit  
c) Time deposit.                             d) Recurring deposit
- 4) CRR refers to .....  
a) Cash Reserve Ratio                     b) Credit Reserve Ratio  
c) Common Reserve Ratio                 d) None of these
- 5) KYC refers to.....  
a) Know Your Customer                    b) Know Your Credit  
c) Know Your City                            d) Know Your Company
- 6) RBI ACT was comes in to existence.....  
a) 1934                b) 1935                c) 1948                d) 1945
- 7) ..... is a person to whom the amount of a cheque is payable  
a) Drawer            b) Drawee             c) Payee                d) Customer
- 8) Bank of Baroda is an example for -----  
a) Private sector Bank                      b) Foreign Bank  
c) Public sector Bank                         d)None of these
- 9) 9. Example for Foreign Bank is -----  
a) Centurion Bank                            b) City Bank  
c) Axis Bank                                   d) All
- 10) 10. ----- is a loan for short term temporary financing for Business firms .  
a) Term loans        b) Bridge loans        c) Cash credit            d) All

**[II] Long type Questions:**

**(10\*3=30)**

- 1) What do you understand by bank? Evaluate their functions in Indian contest?
- 2) What is the different commercial bank in India? Also evaluate the role of commercial bank in developing economy?
- 3) Discuss the instruments of monetary policy adopted by RBI?

