

ECON-242 OBJECTIVE

Q.30	Example of Private sector bank -----.			
	Axis bank	ICICI bank	Kotak Mahindra bank	All of above
Q.31	Example of Foreign bank -----.			
	Citi bank	American Express bank	Bank of America	All of above
Q.32	Establishment of RRB during----- year			
	1975	1982	1956	1992
Q.33	Cooperative banks managed, owned and operated under co-operative society act-----			
	1912	1956	1923	1950
Q.34	Which of the following co-operative bank provides short term & medium term loan			
	SCB	DCCB	PACS	All of above
Q.35	The -----bank provides long term loans through co-operatives			
	CLDB	PLDB	Both 1&2	None of above
Q.36	IDBI is the example of ----- bank			
	Co-operative	Commercial	Industrial	Agricultural
Q.37	NABARD is the example of ----- bank			
	Co-operative	Commercial	Industrial	Agricultural
Q.38	Postal bank is example of ----- bank			
	Co-operative	Saving	Exchange	Investment
Q.39	Establishment of RBI during-----			
	1945	1935	1982	1975
Q.40	Nationalization of RBI during-----			
	1949	1935	1956	1975
Q.41	Which of the following is/are the monetary functions of RBI			
	Issue of currency notes	Banker to Government	Banker to Bank	All of Above
Q.42	Head Office of RBI Located at-----			
	Nagpur	Delhi	Mumbai	Chennai
Q.43	Which of the following is/are the non- monetary functions of RBI			
	Collection & publication of data	Regulatory & Supervisory	Development & Promotion	All of above
Q.44	Establishment year of NABARD is -----			
	1982	1999	1975	1956
Q.45	Committee responsible for establishment of NABARD was -----			
	Narsiham	B. ShivRaman	Nariman	None of above
Q.46	Apex institution in rural and Agricultural credit is -----			
	PACS	RBI	NABARD	SBI

Q.47	Accepting deposits and grant of loan and advances are the ----- functions of commercial bank.			
	a) Secondary	b) Primary	c) Supporting	d) none of above
Q.48	Example of Public sector bank -----			
	a) SBI	b) Bank of Baroda	c) Dena bank	d) All of above
Q.49	Apex bank in three tier structure of co-operative bank is-----.			
	a) DCCB	b) SCB	c) PACS	d) All of above
Q.50	Example of Private sector bank -----.			
	a) Yes bank	b) Axis Bank	c) HDFC	d) All of above
Q.51	Through two tier structure of co-operative credit ----- type of loan is provided.			
	a) Long term	b) Short term	c)Both a&b	d) None of above

1. Establishment of year RRB is -----.

- a) 1972 **b) 1975** c) 1982 d) 1918

2. According to which Committee's recommendation RRB was established?

- a) Narsimham** b) Nariman c) V.N. Rao d) None of above

3. Capital structure of RRB is -----

- a) 50: 15: 35** b) 45:40:15 c) 50: 0: 50 d) 50 : 50

4. ----- is the example of non- institutional source of credit.

- a) Landlord b) Money lender
c) Traders & commission agent **d) All of above**

5. Government is ----- source of credit.

- a) Institutional** b) Non- institutional
c) both a & b d) None of above

6. Government advance loans directly to the farmer in case of emergency is known as -----Loan.

a) **Taccavi** b) short term c) long term d) none of above

7. Which of the following are included in co-operative banks.

a) PACS b) DCCB c) SCB **d) All of above**

8. Balance sheet is also known as -----.

a) Net worth statement b) Flow of fund statement

c) cash flow statement d) Income statement

9. Straight-end repayment plan is also called as-----.

a) Balloon repayment plan b) Lumpsum repayment plan

c) Future repayment plan d) None of above

10. Balloon repayment plan is also called as -----.

a) Partial repayment plan b) Lumpsum repayment plan

c) Future repayment plan d) None of above

11. Entire loan amount is to be cleared off after expiry of loan period.

a) Straight- end repayment plan b) Lumpsum repayment plan

c) single repayment plan **d)All of above**

12. ----- means repayment of the entire loan amount in a series of installments.

a) Repayment **b) Amortization** c) Lumpsum d) None of above

13. Repayment of loan will be done partially over the years is called as-----.

a) Partial repayment plan b) Lumpsum repayment plan

c) Future repayment plan d) None of above

14. In case of Amortized decreasing repayment plan principal component ----- over the entire repayment period.
- a) Increases b) Decreases **c) Constant** d) None of above
15. In case of Amortized decreasing repayment plan interest component ----- over the entire repayment period.
- a) Increases **b) Decreases** c) Constant d) None of above
16. For machinery and equipment which repayment plan is used?
- a) Amortized even repayment plan b) Partial repayment plan
- c) Amortized decreasing repayment plan** d) None of above
17. Annual installment over the entire loan period remains same in case of -----
- a) Amortized Even repayment plan** b) Partial repayment plan
- c) Amortized decreasing repayment plan d) None of above
18. Amortized Even repayment plan is adopted for loans granted for -----.
- a) Farm development b) digging of wells
- c) Construction of godowns **d) all of above**
19. Various levels of installments are paid by the borrower over a loan period is called as----- repayment plan.
- a) Variable** b) optional c) future d) none of above
20. In the areas where there is variability in farm income ----- type of repayment plan used.
- a) Variable b) optional **c) future** d) none of above
21. In case of ----- repayment plan farmers make the advance payments of loan from the savings of previous year.

- a) Variable b) optional **c) future** d) none of above

22. Which of the following is/are the types of commercial bank?

- a) Public sector b) Private Sector c) Foreign bank **d) all of above**

23. Accepting deposits and grant of loan and advances are the ----- functions of commercial bank.

- a) Secondary **b) Primary** c) Supporting d) none of above

24. Issuing of letter of credit is the -----function of commercial bank.

- a) Secondary** b) Primary c) Supporting d) none of above

25. Example of Public sector bank -----.

- a) SBI b) Bank of Baroda c) Dena bank **d) All of above**

26. Example of Private sector bank -----.

- a) Yes bank b) Axis Bank c) HDFC **d) All of above**

27. Example of Foreign bank -----.

- a) Citi bank b) America Express bank
c) Standard & Chartered bank **d) all of above**

28. Establishment year of NABARD -----

- a) July 1982** b) Aug. 1975 c) Sept 1968 d) Jan 1956

29. NABARD provides credit directly to the farmer. (True or False)

- a) True **b) False**

30. Apex bank in three tier structure of co-operative bank is-----.

- a) DCCB **b) SCB** c) PACS d) All of above

31. ----- is the connecting link between SCB & PACS.

- a) **DCCB** b) PLDB c) CLDB d) All of above
32. Through three tier structure of co-operative credit ----- type of loan is provided.
- a) Long term **b) Short term** c) Both a&b d) None of above
33. Through two tier structure of co-operative credit ----- type of loan is provided.
- a) Long term** b) Short term c) Both a&b d) None of above
34. Self-help groups are also known as-----
- a) Support group b) Mutual help **c) both a & b** d) none of above
35. -----means the protecting farmers against the variation in yield resulting from uncertainty of all natural factors beyond their control.
- a) Remuneration **b) Crop Insurance** c) Health insurance d) none of above
36. KCC(Kisan Credit Card) scheme was introduced in -----
- a) 1991 **b) 1998** c) 1985 d) 1975
37. KCC Scheme is implemented by -----
- a) Commercial bank b) RRBs c) Co-operatives **d) All of above**
38. Which of the following is/are the benefit of KCC-----
- a) Simple procedure b) Assured availability of credit
- c) No need to apply for every crop d) All of Above
39. Establishment of FSS-----
- a) 1971** b) 1986 c) 1975 d) 1956
40. Area of operation if FSS is -----& ----- district.
- a) SFDA b) MFAL **c) Both a& b** d) None of above

41. Establishment of NCDFI was -----

- a) **1970** b) 1975 c) 1985 d) 1982

42. Head office of NCDFI is at -----.

- a) Faridabad **b) New Delhi** c) Mumbai d) None of above

43. Loan granted by the bank is----- % of initial capital investment.

- a) **75** b) 25 c) 50 d) 30

44. ----- are the things which are owned by the farmer.

- a) Liabilities **b) Assets** c) Equity d) None of Above

45. ----- is a statement which shows the financial position of farm business at a particular time period.

- a) **Net worth statement** b) Flow of fund statement
c) cash flow statement d) Income statement

46. Which of the following is/are the components of balance sheet-

- a) Assets b) Liabilities c) Equity **d) All of above**

47. All things, which are owned to others by the farmers is known as -----.

- a) Assets **b) Liabilities** c) Equity d) All of above

48. Which of the following are/ is the type of assets-

- a) Current b) intermediate/ Working
c) long term **d) All of above**

49. ----- is the difference between total assets & total liabilities.

- a) Assets b) Liabilities **c) Equity** d) All of above

50. If Liabilities are more than Assets then it is called as-----.

a) Net Deficit b) Net worth c) Both a&b d) None of above

51. If Assets are more than Liabilities then it is called as -----.

a) Net Deficit **b) Net worth** c) Both a&b d) None of above

52. Assets are written on -----side of balance sheet

a) Left b) Right c) Both a & b d) None of above

53. Liabilities are written on -----side of balance sheet

a) Left **b) Right** c) Both a & b d) None of above

54. $\frac{\text{Total Current Assets}}{\text{Total Current Liabilities}}$

a) Current ratio

c) net capital ratio d) none of above

55. Which of the formula used to calculate debt- equity ratio.

$$\text{a) } \frac{\text{Total Assets}}{\text{Total Liabilities}} \qquad \text{b) } \frac{\text{Total debts}}{\text{Owner's Equity}}$$

c) $\frac{\text{Owner's Equity}}{\text{value of Assets}}$ d) None of above

56. Income statement is also called as-----.

a) Net worth statement

c) cash flow statement d) None of above

57. Which is/ are the components of Income Statement-

a) Receipt b)Expenses c) Net income **d)All of above**

58. ----- = $\frac{\text{Gross Income}}{\text{Average capital Investment}}$

a) Capital Turnover Ratio b) Gross ratio

c) Fixed ratio d) none of above

59. Cash flow statement is also called as-----.

- a) Cash flow summery
- b) Cash flow budget
- c) Flow of fund statement
- d) All of above**

60. ----- is the summery of cash inflows & cash outflows of the business organization I a particular period.

- a) Net worth statement
- b) Flow of fund statement
- c) cash flow statement
- d) Both b & c**

61. Cash flow statement is prepared at-----.

- a) End of Agricultural year
- b) Beginning of agricultural year**
- c) both a& b
- d) None of above

62. Which of the following is/ are the method of undiscounted measures of project appraisal?

- a) Ranking by inspection
- b) Pay back period
- c) Proceeds per unit of outlay
- d) All of above**

63. According to -----method project with longer duration is preferred one with shorter duration.

- a) Ranking by inspection**
- b) Pay back period
- c) Proceeds per unit of outlay
- d) Average income on book value

64. ----- is the length of time required to get back initial investment on the project.

- a) Repayment period
- b) Pay back period**
- c) Gestation period
- d) None of Above

65. The preference of a project is based on the ----- payback period.

- a) Higher
- b) lesser**
- c)Both a& b
- d) None of above

66. ----- is work out by dividing the total proceeds with total amount of investment.

a) Ranking by inspection

b) Pay back period

c) Proceeds per unit of outlay

d) Average income on book value

67. Which of the following is/ are the method of discounted measures of project appraisal.

a) NPW

b) BCR

c) IRR

d) All of above

68. Time value of money is considered in which of the following method?

a) Undiscounted

b) discounted

c) Both a& b

d) None of above

69. The difference between the present worth of benefit less the present worth of cost is called as-----.

a) NPW

b) BCR

c) IRR

d) All of above

70. Selection criteria on the basis of NPW if NPW is -----then project is economically feasible & accepted.

a) Positive

b) Negative

c) indifferent

d) None of above

71. ----- provide the knowledge of actual rate of return from the project.

a) NPW

b) BCR

c) IRR

d) None of above

72. IRR is that discount rate at which NPW = -----.

a) One

b) Zero

c) Less than one

d) greater than one

73. IRR is also called as-----.

a) Marginal Efficiency of Capital

b) Yield on the investment

c) Both a & b

d) None of above

74. ----- is the ratio of present worth of benefit to the present worth of cost.

- a) NPW b) IRR **c) BCR** d) All of above

75. Selection criteria on the basis of BCR, project is financially feasible and accepted if BCR=-----.

- a) Less than one **b) Greater than one** c) equal to one d) none of above

76. ----- is the ratio of net present value of the cash flow to the initial capital expenditure.

- a) NPW b) IRR c) BCR **d) Profitability index**