

QB365 Question Bank Software Study Materials

Types of Banks 50 Important 1 Marks Questions With Answers (Book Back and Creative)

11th Standard

Commerce

Total Marks : 50

Multiple Choice Question

50 x 1 = 50

- 1) Which bank is not a Industrial Bank?
(a) ICICI (b) **HSBC** (c) SIDBI (d) IDBI
- 2) The Local Area Banks are promoting
(a) **Rural Savings** (b) Business Savings (c) Industrial development (d) Agricultural development
- 3) Foreign banks are begun their operation since
(a) 1978 (b) 1979 (c) **1980** (d) 1976
- 4) 14 major commercial banks were nationalised by the government of India in 1969 and other banks were nationalised in _____.
(a) **1980** (b) 1970 (c) 1985 (d) 1982
- 5) This is a leading development bank established to promote agriculture and rural development _____.
(a) IDBI (b) IFCI (c) **NABARD** (d) ICICI
- 6) Pandian Grama bank is an example for _____.
(a) Nationalised bank (b) Public sector bank (c) Private sector bank (d) **Regional rural bank**
- 7) The largest commercial bank in India is _____.
(a) IOB (b) Indian Bank (c) **SBI** (d) Canara Bank
- 8) The EXIM Bank was established in the year _____.
(a) **1982** (b) 1984 (c) 1986 (d) 1950
- 9) Apex institution of agricultural bank is _____.
(a) State co-operative bank (b) **NABARD** (c) RBI (d) IDBI
- 10) The Banking Regulation Act was passed in the year _____.
(a) 1904 (b) **1949** (c) 1956 (d) 1948
- 11) State bank of India was established on 1st July _____.
(a) 1949 (b) **1955** (c) 1956 (d) 1969
- 12) Which of the following bank is providing loans and grants to state government for financing cooperative societies _____.
(a) **NCDC** (b) ICICI (c) IOB (d) HSBC
- 13) Small Finance Banks providing credit to _____.
(a) Small and Marginal farmers only (b) Micro and Small industries and (c) Other unorganised sector entities
(d) **All the above**
- 14) EXIM Bank is a _____.
(a) Regional Rural Bank (b) **Specialised Bank** (c) Development Bank (d) Central Bank

- 15) Which of the following are matched correctly
 (i) IFCI - Development Bank
 (ii) Vallalar Grama Bank - RRB
 (iii) SBI - Public - Sector Bank
 (iv) Indian Bank - Nationalised Bank
 (a) (i) & (ii) (b) (iii) & (iv) (c) (i), (ii), (iii) **(d) (i), (ii), (iii) & (iv)**
- 16) Today there are only _____ nationalised banks.
(a) 19 (b) 21 (c) 14 (d) 20
- 17) _____ is the apex body of Cooperative Banks.
(a) NABARD (b) SBI Bank (c) ICICI Bank (d) EXIM Bank
- 18) MUDRA Bank is established for the development of _____
(a) Micro Industries (b) Small Industries (c) Medium Scale Industries (d) Large Scale Industries
- 19) State bank of India is an example of _____
 (a) Development Bank **(b) Commercial Bank** (c) Central Bank (d) None of the above
- 20) In which year IDBI was transformed into public sector commercial bank?
 (a) 1964 (b) 1694 **(c) 2004** (d) 2000
- 21) In 2017, there were _____ scheduled foreign banks
(a) 42 (b) 24 (c) 84 (d) 48
- 22) The first land Mortgage bank was established in the year _____
(a) 1920 (b) 1945 (c) 1930 (d) 1960
- 23) After 2016, the RRBs are regulated and supervised by _____
 (a) SBI (b) RBI **(c) NABARD** (d) State Government
- 24) The share capital contributed by the central government, state government and sponsor bank is in the ratio of _____
(a) 50:15:35 (b) 25:25:35 (c) 35:25:15 (d) Equal
- 25) Which bank helps to facilitate the international trade of Indian businessman.
(a) EXIM Bank (b) RRB (c) NABARD (d) SBI
- 26) The bank which helps in promote housing finance institutions is known as _____
 (a) EXIM Bank (b) RRB **(c) NHB** (d) SBI
- 27) Which of the following is the example of payment bank?
 (a) EXIM Bank (b) Indian Bank (c) NABARD **(d) Paytm**
- 28) _____ was established to serve exclusively for women members.
 (a) Dena Bank **(b) Bharatiya Mahila Bank** (c) Women Bank (d) SBI
- 29) Patru, Varavu, Selavu, Laabam, Nashtam which all collectively known as 'Iynthogai' is otherwise called _____.
(a) Trial Balance (b) Ledger (c) Journal (d) Transaction
- 30) The General Bank of India was established in _____.
(a) 1786 (b) 1796 (c) 1766 (d) 1787
- 31) Bank of Calcutta was the first joint stock bank established in _____.

(a) 1806 (b) 1807 (c) 1805 (d) 1808

32) World bank otherwise called _____ .

(a) **IBRD** (b) IMF (c) RBI (d) SBI

33) International Monetary Fund (IMF) in which India became the member in _____.

(a) 1947 (b) 1946 (c) **1945** (d) 1950

34) Exchange banks are engaged in _____.

(a) promotions of industries (b) stock exchange (c) promoting export trade (d) **the foreign exchange transactions**

35) The indigenous bankers provide _____ loans to agriculture, trade and industry.

(a) short-term (b) long-term (c) **(a) and (b)** (d) medium-term and long-term

36) _____ is functioning under three tier structure.

(a) State Bank Group (b) Regional Rural Banks (c) Public Sector Banks (d) **Co-operative Banks**

37) _____ is an example of private sector bank.

(a) Punjab National Bank (b) ICICI (c) **Lakshmi Vilas Bank Ltd** (d) State Bank Group

38) _____ banks are included in the second schedule of the Reserve Bank of India Act 1934.

(a) **Scheduled** (b) Public (c) Private Sector (d) Indigenous

39) The structure of _____ Banks is not uniform in all the States of India.

(a) **Land Development Banks** (b) Co-operative Banks (c) State Bank Group (d) EXIMgroup

40) Central Bank of India was established in _____.

(a) **1786** (b) 1936 (c) 1886 (d) 1976

41) Bank of Bombay was established in _____.

(a) 1940 (b) **1840** (c) 1950 (d) 1947

42) Barclays Bank is an _____ bank.

(a) USA (b) German (c) **UK** (d) France

43) Deutsche bank is a _____ bank.

(a) USA (b) **German** (c) UK (d) France

44) In _____, Government of India nationalised 14 private banks.

(a) 1947 (b) 1956 (c) **1969** (d) 1975

45) Karur Vysya Bank is an example of _____.

(a) **Commercial Banks** (b) Development Banks (c) Co-operative Bank (d) Foreign Banks

46) Which one of the following is not correctly matched?

(a) MUDRA Bank - Development Bank (b) SBI - Commercial Bank (c) **Pandian Grama Bank - Local Area Bank**

(d) EXIM Bank - Specialised Bank

47) _____ % of shares are owned by the Government are called Government banks.

(a) **51** (b) 60 (c) 61 (d) 70

48) which of the following is not a Nationalised Bank?

(a) Indian Bank (b) Indian overseas Bank (c) Oriental Bank **(d) Karur vysya Bank**

49) Development banks are called known as _____.

(a) Industrial banks (b) co-operative banks (c) Central bank (d) Specialised banks

50) _____ bank was established on 19 Nov, 2013.

(a) IOB (b) Indian Bank **(c) Bharatiya Mahila Bank** (d) IDBI Bank Ltd