



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



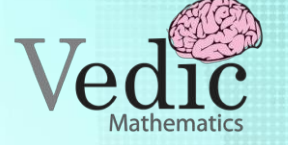
SpardhaGuru



Spardha.guru



www.spardha.guru



**1) What is the maximum and minimum maturity of Certificate of Deposit issued by financial Institutions?**

- A ) Certificate of deposit issued by financial Institutions are for 1 year to 3 years.
- B) Certificate of deposit issued by financial Institutions are for 7 days to 364 days.
- C) Certificate of deposit issued by financial Institutions are for 15 days to 90 days.
- D) None of these.

**2) What is the minimum amount at which Certificate of Deposit can be issued?**

- A) The minimum amount for Commercial Papers is 5 lakhs.
- B) The minimum amount for Commercial Papers is 5 Crores.
- C) The minimum amount for Commercial Papers is 1 lakh.
- D) The minimum amount for Commercial Papers is 1 Crore.

**3) Which of the following is considered to be more secure instrument?**

- A) Cheque
- B) Draft
- C) Commercial Paper
- D) Hundi

**4) What is the maximum validity of a cheque?**

- A) 90 days
- B) 30 days
- C) 60 days
- D) 180 days

**5) Which is not a type of cheque?**

- A) Mutilated Cheque
- B) Stale Cheque
- C) Crossed Cheque
- D) Promissory Cheque

**6) Which is a type of crossing in a cheque?**

- A) Negotiable Crossing

- B) Special Crossing
- C) Level Crossing
- D) Named Crossing

**7) Which of the following act defines a Cheque?**

- A) RBI Act 1934
- B) Negotiable Instrument Act 1881
- C) Banking Regulation Act 1949
- D) Companies Act 2013

**8) Commercial Bill is a type of \_\_\_\_.**

- A) Promissory Note
- B) Cheque
- C) Stamp
- D) Bill of exchange

**9) Which among the following is/are correct regarding Money Market?**

- A) Money Market is a market for short-term funds.
- B) Maturity in this market ranging from overnight to one year.
- C) The basic function of money market is to provide efficient liquidity position for commercial banks, financial institution, Mutual funds, insurance companies, corporate etc.
- D) Maturity in this market is above one year.

**10) Which among the following is/are correct regarding Call Money?**

- A) It is the money lent/borrowed for maximum period of 14 days
- B) No Collateral is required in Call Money transaction
- C) It is the money lent/borrowed for maximum period of 30 days
- D) Banks borrow primarily from the inter-bank (call money) market

**11) What is the maximum duration for which term money can be lent/borrowed in money market?**

- A) day
- B) 15 days
- C) 30 days





spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru



D) 1 year

**12) What is the minimum duration for which term money can be lent/borrowed in money market?**

- A) 1 day
- B) 15 days
- C) 30 days
- D) 1 year

**13) How many Scheduled Commercial Banks are there in India?**

- A) 81
- B) 89
- C) 93
- D) 97

**14) Which of the following is the regulator of Money market?**

- A) Reserve Bank of India
- B) Government of India
- C) Telecom Regularity Authority
- D) Insurance Regularity Department

**15) What is Call Money?**

- A) It is an overnight loan in the Money Market
- B) It is loan of above 1 day to 14 days in the money market
- C) It is loan of above 14 day to 364 days in the money market
- D) It is an amount charged on ISD

**16) What is Notice Money?**

- A) It is an overnight loan in the Money Market
- B) It is loan of above 1 day to 14 days in the money market
- C) It is loan of above 14 day to 364 days in the money market
- D) It is an amount charged on ISD

**17) What is Term Money?**

- A) It is an overnight loan in the Money Market
- B) It is loan of above 1 day to 14 days in the money market

C) It is loan of above 14 day to 364 days in the money market

D) It is a loan provided on certain terms and conditions by Bank to its customer

**18) Which of the following is not related with Money Market?**

- A) Treasury Bills
- B) Commercial Bills
- C) Certificates of Deposit
- D) Shares

**19) Which of the following is related with Money Market?**

- A) Treasury Bills
- B) Commercial money
- C) Cheque
- D) Shares

**20) Which of the following statement is true about Commercial Paper?**

- A) It is traded in the money market
- B) It is a promissory note
- C) It was introduced in 1990
- D) It is a secure Instrument

**21) Which of the following statement is true about Certificates of Deposits?**

- A) It is secure instrument in comparison of Commercial Paper
- B) It is a promissory note
- C) It is traded in Capital Market
- D) It was introduced in 1990

**22) Which of the following statement is false about Treasury Bills?**

- A) It is a secure Instrument
- B) It is a promissory note
- C) It is issued by government
- D) It is issued maximum for maturity of 1 year

**23) Which of the following statement is true about Commercial Bill?**





spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru



- A) It is a promissory note
- B) It is a bill of Exchange
- C) It is a trade Bill
- D) It is issued by RBI

**24) Which of the following statement is related to dated Securities?**

- A) It is a secure Instrument
- B) It is issued by government
- C) It acknowledge the debt by the government
- D) The date of maturity is mentioned on the certificate

**25) What is the minimum amount at which Commercial Paper can be issued?**

- A) The minimum amount for Commercial Papers is 5 lakhs.
- B) The minimum amount for Commercial Papers is 5 Crores.
- C) The minimum amount for Commercial Papers is 1 lakh.
- D) The minimum amount for Commercial Papers is 1 Crore.

**Spardhaguru India Private Limited**

