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Chapter-04

Money & Banking

1. Which among of the following is open Bank for small industries?

- (A) IDBI
- (B) SIDBI
- (C) IFCI
- (D) NABARD

2. IDBI was established on—

- (A) July, 1964
- (B) July, 1966
- (C) July, 1962
- (D) July, 1968

3. Which among of the following bank was earlier known as 'Imperial Bank of India'?

- (A) RBI
- (B) SBI
- (C) UBI
- (D) PNB

4. SBI was earlier known as —

- (A) Cooperative Bank of India
- (B) Imperial Bank of India
- (C) Syndicate Bank
- (D) Canara Bank

5. The Interest on saving deposits in all nationalized banks of India is determined by—

- (A) Finance Minister
- (B) Finance Commission
- (C) Indian Cooperative Bank
- (D) Reserve Bank of India

6. Which among the following is public sector undertaking?

- (A) HSBC Bank
- (B) Syndicate Bank
- (C) South Indian Bank

(D) Bank of Punjab

7. When were Fourteen Indian Banks nationalized in?

- (A) 1967
- (B) 1968
- (C) 1969
- (D) 1971

8. 'NABARD' Stands for—

- (A) National Bank for Agricultural Refinance & Development
- (B) National Board of Agricultural Research & Development
- (C) National Academy of Banking and Agricultural Research and Development
- (D) Nation Bank for Agriculture and Rural Development.

9. 'NABARD' is related to development of —

- (A) Agriculture and Rural Areas
- (B) Heavy Industries
- (C) Banking Sector
- (D) None of the above

10. Which of the following is not a industrial finance institution?

- (A) UTI
- (B) ICICI
- (C) NABARD
- (D) SFC

11. Whose signature is done on one rupee note?

- (A) Finance Secretary
- (B) Governor of RBI
- (C) Finance Minister
- (D) None of these

12. Decimal Money System was started in?

- (A) 1955
- (B) 1956
- (C) 1957
- (D) 1958





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13. Bank rate is the rate of interest—

- (A) At which public borrow money from commercial Banks
- (B) At which public borrows money from RBI
- (C) At which commercial Banks borrow money from RBI
- (D) At which commercial Banks borrows money from the public

14. Remedy Finance is done by—

- (A) National Development Council
- (B) NABARD
- (C) SBI
- (D) RBI

15. Which among the following is Known as “Hot Money”?

- (A) FII
- (B) FDI
- (C) ADR
- (D) GDR

16. Cash Reserve Ratio and open Market Operation are the tools of—

- (A) Monetary Policy
- (B) Budget Policy
- (C) Trade Policy
- (D) Fiscal policy

Exp : Monetary policy is by RBI to influence movement

17. Which among of the following are related to banking reform?

- (A) L.C. Gupta Committee
- (B) Narasimhan Committee
- (C) Chakravarti Committee
- (D) Kelkar Committee

18. In E-banking, ‘E’ Stands for—

- (A) Economics Banking
- (B) Environment Banking
- (C) Electronic Banking
- (D) Expand Banking

19. Which of the following is not a measure to check money supply in market?

- (A) Free Market Policy
- (B) CRR
- (C) Bank Rate
- (D) Change in marginal necessities

20. RBI does not transact the business of which state government?

- (A) Nagaland
- (B) Jammu and Kashmir
- (C) Punjab
- (D) Assam

21. Which among the following is correct about money supply in India?

- (A) Money Possessed by public is not exchangeable
- (B) Amount of money deposit in banks is greater than public holds
- (C) Amount of money possessed by public is more than bank deposits
- (D) Amount of money possessed by public is equal to bank deposits

22. ‘Hard Currency’ is—

- (A) A currency which is paid for loan
- (B) A currency which is paid for gold
- (C) A currency which is easy to access
- (D) A currency not easy to access

23. The Financial Year of RBI is from —

- (A) April to March
- (B) July to June
- (C) January to December
- (D) August to July

24. A Schedule Bank is one which is included in the —

- (A) II Schedule of Banking Regulation Act.
- (B) II Schedule of Constitution
- (C) II Schedule of RBI act
- (D) None of the above





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25. Which among of the following is not a government organization?

- (A) National Residence Bank
- (B) SIDBI
- (C) ICICI
- (D) NABARD

26. The Largest Commercial Bank of India is –

- (A) Central Bank of India
- (B) SBI
- (C) Indian Overseas Bank
- (D) Bank of India

27. The Maximum branches of Indian Bank is in–

- (A) Bangladesh
- (B) Sri Lanka
- (C) UK
- (D) USA

28. Which among the following is true?

- (A) Money is a good servant
- (B) Money is a good servant but bad master
- (C) Money is a good master but bad servant
- (D) Money is a good master and servant too

29. Which among of the following is a Example of optional money?

- (A) Currency Notes
- (B) Coins
- (C) Cheques
- (D) Bonds

30. Which among of the following statement is correct?

- (A) Good money drives bad money out of circulation.
- (B) Bad money drives out good money from circulation
- (C) Good and bad money Cannot circulate together.
- (D) Can't say

31. Green Banking means–

- (A) Development of forestry by banks.
- (B) Financing of environment friendly projects by banks
- (C) Financing of irrigation projects by banks

(D) None of the above

32. A currency having a falling exchange rate due to continuing balance of payments deficit is called a–

- (A) Soft Currency
- (B) Hard Currency
- (C) Scarce Currency
- (D) Surplus Currency

33. The demand for money, according to Keynes is for–

- (A) Speculative Motive
- (B) Transaction Motive
- (C) Precautionary Motive
- (D) All of the above

34. The rate of interest is determined by–

- (A) The rate of return on the capital invested
- (B) Reserve Bank of India
- (C) Liquidity Preference
- (D) Commercial Banks

35. Cheap money means–

- (A) low rates of interest
- (B) low level of saving
- (C) low level of income
- (D) low level of standard of living

36. 'Gold Bullion Standard' refers to–

- (A) gold coin as an unlimited legal tender
- (B) gold as the measure of value
- (C) free coinage of gold
- (D) no restriction on import and export of gold

37. Reserve Bank of India was nationalised in–

- (A) 1948
- (B) 1947
- (C) 1949
- (D) 1950

38. The reserve held by commercial banks over and above the statutory minimum, with the RBI are called–





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- (A) Cash Reserves
- (B) Deposit Reserves
- (C) Excess Reserves
- (D) Momentary Reserves

39. Who is authorised to issue coins in India?

- (A) Reserve Bank of India
- (B) Ministry of Finance
- (C) State Bank of India
- (D) Indian Overseas Bank

40. Which one of the following is not a function of the Central Bank in an economy?

- (A) Dealing with foreign exchange
- (B) Controlling Monetary Policy
- (C) Controlling government spending
- (D) Acting as a banker's bank

41. The existence of a parallel economy or black money—

- (A) Makes the economy more competitive
- (B) Makes the monetary policies less effective
- (C) Ensures a better distribution of income and wealth
- (D) Ensures increasing productive investment

42. Consequent upon the recommendations of the working group on rural banks, 5 Rural Regional Banks were initially set-up in the year—

- (A) 1973
- (B) 1974
- (C) 1975
- (D) 1976

43. The bank cheques are processed by using of—

- (A) OCR
- (B) MICR
- (C) OMR
- (D) PMR

44. The RBI issues currency notes under the—

- (A) Fixed Fiduciary System
- (B) Maximum Fiduciary System

- (C) Fixed Minimum Reserve System
- (D) Proportional Reserve System

45. The Narasimham Committee (1991) on financial reforms proposed for establishment of a—

- (A) Four Tier hierarchy of the banking structure
- (B) Three Tier hierarchy of the banking structure
- (C) Two Tier hierarchy of the banking structure
- (D) Unified control by the apex institutions

46. Which of the following Indian banks became the first to touch a market capitalisation of '100000 crore' in India?

- (A) ICICI
- (B) HDFC
- (C) SBI
- (D) PNB

47. The permission given to a bank customer to draw cheques in excess of his current account balance is called—

- (A) A personal loan
- (B) An ordinary loan
- (C) Discounting a bill of exchange
- (D) An overdraft

48. Foreign currency which has a tendency of quick migration is called—

- (A) Scarce Currency
- (B) Soft Currency
- (C) Gold Currency
- (D) Hot Currency

49. What does ECS in banking transactions stand for?

- (A) Excess Credit Supervisor
- (B) Extra Cash Status
- (C) Exchange Clearing Standard
- (D) Electronic Clearing Service

50. The 'Interest Rate Policy' is a component of—

- (A) Fiscal Policy
- (B) Monetary Policy





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- (C) Trade Policy
(D) Direct control

51. Bank deposits that can be withdrawn without notice are called—

- (A) Account Payee Deposits
(B) Fixed Deposits
(C) Variable Deposits
(D) Demand Deposits

52. Regional Rural Banks are sponsored by—

- (A) Nationalised Commercial Bank
(B) Reserve Bank of India
(C) State Bank of India
(D) Government of India

53. The Imperial Bank of India, after its nationalisation came to be known as—

- (A) Reserve Bank of India
(B) State Bank of India
(C) United Bank of India
(D) Indian Overseas Bank

54. Interest paid by the government on the loans raised is called—

- (A) Debt Servicing
(B) Deficit Financing
(C) Discounted Budgeting
(D) Bridge Loan

55. If the Central Bank wants to encourage an increase in the supply of money and decrease in the cost of borrowing money, it should—

- (A) Lower Cash Reserve Ratio
(B) Raise Discount Rates
(C) Sell Government Securities
(D) All of the above

56. What is the name of the electronic communication network of the Reserve Bank of India ?

- (A) BOLT
(B) RBISAT

- (C) RBINET
(D) RBIDOT

57. Which of the following is Apex bank for industrial loans?

- (A) RBI
(B) NABARD
(C) ICICI
(D) IDBI

58. 'Dear Money' means—

- (A) Low rate of interest
(B) High rate of interest
(C) Depression
(D) Inflation

59. 'Legal Tender Money' refers to—

- (A) Cheques
(B) Drafts
(C) Bill of Exchange
(D) Currency Notes

60. Under the minimum Reserve System, the Reserve Bank of India as the sole authority of note issue is required to maintain assets worth not less than—

- (A) '115 crores
(B) '85 crores
(C) '200 crores
(D) '210 crores

61. The ratio of a bank's cash holdings to its total deposit liabilities is called the—

- (A) Variable Reserve Ratio
(B) Cash Reserve Ratio
(C) Statutory Liquidity Ratio
(D) Minimum Reserve Ratio

62. The best way, a bank can avoid loss is to—

- (A) Lend only to individuals known to the bank
(B) Accept sound collateral
(C) Give only short-term loans





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(D) Lend only to bank's old customers

63. Which of the following Mahatma Gandhi series of currency notes Issued by the RBI has a drawing of the 'Parliament House' depicted on it—

- (A) '500
- (B) '100
- (C) '50
- (D) '0

64. Which of the following Mahatma Gandhi series of currency notes issued by the RBI has 'Ecology' depicted on it?

- (A) '500
- (B) '100
- (C) '50
- (D) '5

65. The Government of India made it obligatory on the part of all commercial banks that they should give some cash amount while purchasing government bonds. What would you call this?

- (A) Statutory Liquidity Ratio
- (B) Cash Reserve Ratio
- (C) Minimum Reserve Ratio
- (D) Floating Reserve Ratio

66. The main source of long-term credit for a business unit is—

- (A) sale of stocks and bonds to the public
- (B) borrowing from banks
- (C) loans from the government
- (D) deposits from the public and financial institutions

67. A Scheduled Bank is one which is included in the—

- (A) II Schedule of Banking Regulation Act
- (B) II Schedule of Constitution
- (C) II Schedule of Reserve Bank of India Act
- (D) None of the above

68. Merchant Banking is an Institution which provides finances—

- (A) Domestic whole sale trade
- (B) International trade among countries
- (C) Domestic retail trade among
- (D) International aid agencies

69. What is 'Narrow Money'?

- (A) The sum of currency in circulation and the demand deposits in banks
- (B) The sum of M1 money and the time deposits
- (C) The sum of currency in circulation with the public and the cash reserves held by banks
- (D) The market value of the stocks held by all the holders excluding the promoters

70. Ways and means advances refers to—

- (A) Industries getting temporary loans from commercial banks
- (B) Farmers getting loans from NABARD
- (C) Government getting temporary loans from RBI
- (D) Government getting loans from international financial institutions

71. Which amidst the following banks was recently converted to a 'Universal Bank'?

- (A) Corporation Bank
- (B) Bank of Baroda
- (C) IDBI Bank
- (D) Canara Bank

72. The symbol of Reserve Bank of India is—

- (A) Capital of Asokan Pillar
- (B) Kuber with a purse of money
- (C) Tiger before a palm tree
- (D) A dog sitting in a defensive state

73. Funds which flow into a country to take advantage of favourable rates of interest in that country is called—

- (A) Cold Money
- (B) Black Money
- (C) Hot Money
- (D) White Money





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74. Legal tender money is—

- (A) Accepted only by govern- ment
- (B) Accepted by people and government as per the law
- (C) Not accepted for business purposes by law
- (D) Not accepted by govern- ment

75. The Reserve Bank of India—

- (A) Provides direct finance to agriculture
- (B) Provides finance to primary cooperative societies
- (C) Provides finance to state cooperative banks
- (D) Does not provide finance to agriculture

76. Commercial Banking System in India is—

- (A) Mixed Banking
- (B) Unit Banking
- (C) Branch Banking
- (D) None of the above

77. What is NABARD's Primary role?

- (A) to provide term loans to state co-operative banks
- (B) to assist state governments for share capital contribution
- (C) to act as re-finance institution
- (D) All of the above

78. Under which Act/Policy was the BIFR established?

- (A) Industrial Policy of 1980
- (B) Companies ACT
- (C) Sick Industrial Companies ACT
- (D) MRTP Act

79. What is the animal on the insignia of the RBI?

- (A) Lion
- (B) Tiger
- (C) Panther
- (D) Elephant

80. Which amongst the following rural banks has been named after a river?

- (A) Prathama Bank
- (B) Varada Grameen Bank
- (C) Thar Anchalik Grameen Bank

(D) Aravali Kshetriya Gramen Bank

81. Which of the following is an open market operation of the RBI?

- (A) Buying and selling of shares
- (B) Trading in securities
- (C) Transactions in gold
- (D) Lending to commercial banks

82. The system of issuing and monitoring of money in the market is known as—

- (A) Proportional reserve ratio
- (B) Fixed reserve ratio
- (C) Minimum reserve ratio
- (D) Floating reserve ratio

83. Currency notes of Rs. 2 denomination and above are liabilities of:

- (A) Government of India
- (B) Reserve Bank of India
- (C) State Bank of India
- (D) All of the above

84. Open market operation refers to—

- (A) Borrowing by commercial banks from the R.B.I.
- (B) Leading by scheduled banks
- (C) purchase and sale of Government securities by the RBI
- (D) Purchase and sale of bonds and securities by the Central Govt.

85. Which one of the following currencies has the highest value in terms of rupee?

- (A) Pound
- (B) Dollar
- (C) Euro
- (D) Saudi Rial

86. Which of the following functions as controller of credit in India?

- (A) The Central Government
- (B) The Reserve Bank of India





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- (C) The State Bank of India
(D) The planning Commission

87. In India, One-rupee coins and notes and subsidiary coins are issued by-

- (A) The Reserve Bank of India
(B) The central Government
(C) The State Bank of India
(D) The Unit Trust Of India

88. The gilt-edged market in the capital market of India refers to-

- (A) long-term private securities
(B) market dealing in existing securities
(C) Market for corporate securities
(D) market for Government securities

89. The credit control operation in India is performed by-

- (A) Rural banks
(B) Commercial Banks
(C) Reserve Bank of India
(D) State Bank of India

90. NABARD is the name of a-

- (A) Commercial Bank
(B) Financial Institution
(C) Specialised bank to help agriculture
(D) Non-Banking Financial Institution

91. Which one of the following is not a quantitative credit control measure of a Central Bank?

- (A) Bank Rate Policy
(B) Open Market Operations
(C) Cash Reserve ratio
(D) Moral Suasion

92. In How many denominations is Indian paper currency printed at present?

- (A) 9
(B) 8
(C) 7

(D) 6

93. Monetary policy in India is formulated by:

- (A) Finance Ministry
(B) RBI
(C) SEBI
(D) CLB

94. Imperial Bank was constituted in the year-

- (A) 1930
(B) 1935
(C) 1955
(D) 1921

95. Which one of the following is not a qualitative control of credit by the Central Bank Of a country?

- (A) Cash Reserve Ratio
(B) Regulation of consumer credit
(C) Variation of margin requirements.
(D) Regulation of margin requirements.

96. The market in which loans of money can be obtained is called-

- (A) Reserve market
(B) Institutional Market
(C) Money market
(D) Exchange Market

97. Which of the following is the Regulator of the credit rating agencies in India?

- (A) RBI
(B) SEBI
(C) HCL
(D) Infosys

98. RRBs are owned by-

- (A) Central Government
(B) State Government
(C) Sponsor Bank
(D) Jointly by all of the above

99. SIDBI stands for :





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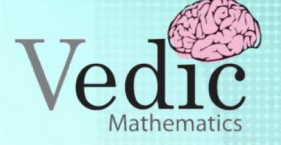
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- (A) Small Industrial Designed Bank of India
(B) Small Industries Development Bank of India
(C) Small Innovations Development Banker's Institute
(D) Small Industries Development Banker Institute

100. Lender of the Last Resort is:

- (A) SBI
(B) IDBI
(C) NABARD
(D) RBI

101. A low interest policy is also known as:

- (A) Cheap money policy
(B) income generating
(C) dear money policy
(D) Investment policy

102. Regarding money supply situation in India it can be said that the:

- (A) Currency with the public is inconvertible only.
(B) Currency with the public is less than the deposits with the bank
(C) Currency with the public is more than the deposits with the banks.
(D) currency with the public is almost equal to the deposits with banks.

103. Which among the following is not the outcome of decrease in prime lending rate?

- (A) to raise the bank loan
(B) decline in saving rate
(C) decline in productivity
(D) increased demand of consumer products

104. Gresham's law is related to-

- (A) Consumption and demand
(B) Supply and demand
(C) Circulation of money
(D) Deficit financing

105. How will a reduction in 'Bank Rate' affect the availability of credit?

- (A) Credit will increase
(B) Credit will not increase
(C) Credit will decrease
(D) None of these

106. Bank Rate refers to the interest rate at which-

- (A) Commercial banks receive deposits from the public
(B) Central bank given loans to Commercial banks
(C) Government loans are floated
(D) Commercial banks grant loans to their customers

107. The smaller the Cash Reserve Ratio, the scope for lending by banks is:

- (A) Greater
(B) Smaller
(C) Weaker
(D) lesser

108. Commercial banks create credit

- (A) on the basis of their securities
(B) on the basis of their assets
(C) on the basis of their stocks
(D) on the basis of their deposits

109. Bank money refers to

- (A) Currency notes
(B) coins
(C) gold bullions
(D) cheques

110. If the Central Bank wants to encourage an increase in the supply of money and decrease in the cost of borrowing money, it should

- (A) lower cash reserve ratio
(B) raise discount rates
(C) sell government securities
(D) All of the above

111. 'Money' is an example of-

- (A) Sunk capital
(B) Floating capital
(C) Concrete capital





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(D) Social capital

112. Which one is not a function of money?

- (A) Transfer of value
- (B) Store of value
- (C) Price stabilisation
- (D) Value measurement

113. Which term is not related to banking?

- (A) C.R.R.
- (B) N.E.E.R
- (C) S.L.R
- (D) Fixed Deposits

114. Scheduled Banks have to be registered with-

- (A) SEBI
- (B) RBI
- (C) Finance Ministry
- (D) SBI

115. Which nationalised bank of India has a shining star as its emblem?

- (A) Syndicate Bank
- (B) Indian Bank
- (C) Bank of India
- (D) Bank of Baroda

116. A high Statutory Liquidity Ratio (SLR)

- (A) restricts lending
- (B) increases supply of cash
- (C) provides funds to the state
- (D) increases the strength of the banks

117. The major objective of monetary policy is to-

- (A) increase government's tax revenue
- (B) revamp the Public Distribution System
- (C) Promote economic growth with price stability
- (D) weed out corruption in the economy

118. Commercial banks lend to which of the following Priority sectors?

- (A) Heavy Industries

(B) Agriculture, Small scale industries

(C) Foreign Companies

(D) State government in emergency situation

119. "Smart Money" term is used for-

- (A) Credit card
- (B) Internet Banking
- (C) E-Banking
- (D) Cash with public

120. Open Market Operations refer to-

- (A) Borrowings by Scheduled banks from RBI
- (B) Lending by Commercial banks to industry
- (C) Purchase and sale of Government securities by RBI
- (D) Deposit mobilization

121. The rate at which RBI gives short term loan to commercial banks is called-

- (A) Repo rate
- (B) Reverse Repo rate
- (C) Bank rate
- (D) Cash Reserve rate

122. Money transfer through mobile is called

- (A) IFSC
- (B) ATM
- (C) IMPS
- (D) IFS

123. What is the role of "Ombudsman" in a bank?

- (A) To provide quality and speedy redressal of grievances of customers.
- (B) To provide suggestions for innovative schemes in the banks.
- (C) To inspect the internal working of the branches.
- (D) To monitor the poverty alleviation programmes under taken by or implemented by the bank.

124. The headquarters of RBI is in-

- (A) Delhi
- (B) Kanpur





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- (C) Mumbai
(D) Nasik

125. Which one is not included in Non Banking Financial Institutions (NBFIs)?

- (A) EXIM
(B) SIDBI
(C) NABARD
(D) BOI

126. If cash reserve ratio decreases, credit creation will ____.

- (A) increase
(B) decrease
(C) does not change
(D) first decreases then increases

127. The SLR is determined by the RBI. SLR stands for-

- (A) States Leverage Return
(B) Savings Lease Rate
(C) Statutory Liquidity Ratio
(D) Safe Legal Range

128. Which institution in India acts as 'lender of the last resort'?

- (A) Finance Ministry
(B) Reserve Bank of India
(C) Treasury
(D) Currency Printing Presses

129. Which of these is not an Indian Bank?

- (A) Axis Bank
(B) HDFC Bank
(C) ICICI Bank
(D) HSBC Bank

Exp: HSBC Bank is private bank with headquarter at London in United kingdom.

130. At which rate, Reserve Bank of India borrows money from commercial banks?

- (A) Bank Rate
(B) Repo Rate

- (C) Reverse Repo Rate
(D) Statutory Liquidity Rate

131. Which of the following is not true about a Demand Draft?

- (A) It is a negotiable instrument.
(B) It is a banker's cheque.
(C) It may be dishonoured for lack of funds.
(D) It is issued by a bank.

132. Which amongst the following is not a component of monetary policy in India?

- (A) Repo rate
(B) Moral suasion
(C) Credit Rationing
(D) Public Debt

133. Which one of the following is not an instrument of credit control in India?

- (A) Rationing of credit
(B) Direct Action
(C) Open Market operations
(D) Variable cost reserve ratios

134. Which of the following rate is charged by banks to their most credit worthy customers?

- (A) Prime Lending Rate
(B) Statutory Liquidity Rate
(C) Bank Rate
(D) Repo Rate

135. Medium term loans are provided for a period of ____.

- (A) 1 year to 2 years
(B) 15 months to 3 years
(C) 15 months to 4 years
(D) 1 year to 3 years

136. Which among the following is not an instrument of fiscal policy?

- (A) Taxation
(B) Public expenditure





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- (C) Public debt
(D) Credit Rationing

137. _____ is an alternative way of representing the production function.

- (A) The Short Run
(B) The Long Run
(C) Isoquant
(D) Average product

138. What is the minimum base rate fixed by RBI?

- (A) 8.30 %
(B) 8.25 %
(C) 9.30 %
(D) 10.00 %

139. What is the full form of CRR?

- (A) Cash Return Ratio
(B) Cash Reserve Ratio
(C) Cash Revenue Ratio
(D) Cash Return Reserve

140. Who decides Bank Rate in India?

- (A) Finance Minister of India
(B) President of India
(C) Reserve Bank of India
(D) State Bank of India

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