GENERAL & FINANCIAL AWARENESS 2022

BANKINGAWARENESS

PART-2

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Q 1- Cash Management bills will be issued for maturities less than ______ days?

Q 1- नकद प्रबंधन बिल

दिनों से कम की परिपक्वता के लिए जारी किए जाएंगे?

1. 14
2. 91
3. 182
4. 364



The maker of a bill of exchange or cheque
The person on whom the cheque is drawn
The person who collects the payment
the maker of the promissory note



Q 3- Treasury Bill (T-Bills) are the instruments issued by Government of India. Which of the following is correct for T-Bills? Q 3- ट्रेजरी बिल (टी-बिल) भारत सरकार द्वारा जारी किए गए उपकरण हैं। निम्नलिखित में से कौन सा टी-बिल के लिए सही है?

- 1. They are long-term debt instruments.
- They issued in three tenors, namely, 90 days, 180 days and 365 days.
- 3. They are issued at a discount and redeemed at the face value at maturity.
- 4. They pay interest to the purchaser at 8% p.a.



Q 4- When did Commercial Paper was introduced in India? Q 4- भारत में वाणिज्यिक पत्र कब पेश किया गया था?

1. 1980
2. 1990
3. 1995
4. 2000



Q 5- Which among the following can issue a Certificate of Deposit in India? Q 5- निम्नलिखित में से कौन भारत में जमा प्रमाणपत्र जारी कर सकता है?

- **1. Scheduled Commercial Banks**
- 2. Regional Rural Banks
- 3. All-India Financial
 - Institutions permitted by RBI
- 4. Both 1 and 3



Q 6-is an unsecured money market instrument issued in the form of apromissory note?Q 6-एक वचन पत्र के रूप में जारी किया गया एक असुरक्षित मुद्रा बाजार साधन है?

- 1. Treasury bills
- 2. Certificate of Deposit
- 3. Commercial Paper
- 4. Repurchase Agreement



Q 7- Which of the following options is/are correct?

- 1. Open Market Operations (OMO) refer to the purchase and sale of Government Securities (G-Secs) by RBI from/to market
- 2. The objective of OMO is to adjust the rupee liquidity conditions in the economy on a durable basis.
- 3. When RBI sells government security in the markets, there is a contraction in the rupee liquidity.
- 4. When RBI purchases the securities, there is an expansion in the rupee liquidity.
 - 1. Only 2 and 3
 - 2. Only 1,2 and 3
 - 3. Only 1.3 and 4
 - 4. All of these

Q 8- What are gilt-edged securities? Q 8- गिल्ट-एज सिक्योरिटीज क्या हैं?

- 1. Securities issued by the multinationals
- 2. Securities issued by the Government
- 3. Securities issued by the private sectors
- 4. Securities issued by the joint venture companies



- Q 9- Who among the following is/are major players in the Government Securities Market? Q 9- निम्नलिखित में से कौन सरकारी प्रतिभूति बाजार में प्रमुख खिलाड़ी है/हैं?
- **1. Commercial Banks**
- **2. Insurance Companies**
- **3. Individual Households**
- 4. Co-operative and Regional Rural Banks

Only 1, 2 & 4
Only 1, 2 & 3
Only 1, 2 & 3
Only 1, 3 & 4
1, 2, 3 & 4



Q 10- Which government organization is the principal regulator of all the players operating in the Indian securities markets? Q 10- भारतीय प्रतिभूति बाजारों में सक्रिय सभी खिलाड़ियों का प्रमुख नियामक कौन सा सरकारी संगठन है?

1. SEBI

2. RBI

3. IRDAI

4. NABARD



Q 11- Gilt-edged securities are_____ Q 11- गिल्ट-एज सिक्योरिटीज _____ हैं?

- 1. Low-grade investment with high risk
- 2. High-grade investment with medium risk
- 3. Low-grade investment with no risk
- 4. High-grade investment with low risk



Q 12- According to SEBI, which of the following can invest in government securities without any auction mechanisms?

Q 12- सेबी के अनुसार, निम्नलिखित में से कौन बिना किसी नीलामी तंत्र के सरकारी प्रतिभूतियों में निवेश कर सकता है?

- **1. Foreign Institutional Investors (FIIs)**
- 2. Qualified Foreign Investors (QFIs)
- **3. Overseas Citizens of India (OCIs)**
- 4. Non-Resident Indians (NRIs)

1. 1 & 2
2. 2 & 3
3. 3 & 4
4. 1 & 3



Q 13- Consider the following statements with respect to government securities (G-sec)-Q 13- सरकारी प्रतिभूतियों (जी-सेक) के संबंध में निम्नलिखित कथनों पर विचार करें: 1. It is a tradeable instrument issued by the Central Government only. 2. They can be both short-term and long-term. 3. It acknowledges the Government's debt obligation. Which of the statements given above are correct?

- 1. 1 and 2 only
- 2. 2 and 3 only
- 3. 1 and 3 only
- 4. 1, 2 and 3



Q 14- Government securities bond is issued by-Q 14- सरकारी प्रतिभूति बांड किसके द्वारा जारी किया जाता है-

- 1. Central government.
- 2. State government.
- 3. Banks.
- 4. Both Central and State.



Q 15- Treasury Bill (T-Bills) are the instruments issued by Government of India. Which of the following is correct for T-Bills? Q 15- ट्रेजरी बिल (टी-बिल) भारत सरकार द्वारा जारी किए गए उपकरण हैं। निम्नलिखित में से कौन सा टी-बिल के लिए सही है?

- 1. They are long-term debt instruments.
- They issued in three tenors, namely, 90 days, 180 days and 365 days.
- 3. They are issued at a discount and redeemed at the face value at maturity.
- 4. They are capital market instruments.





