

Bank Management Question Bank

Q.1 a Choose the correct alternatives.

1. Current deposit is also known as
a. Savings deposit b. **demand deposit** c. time deposit. d. recurring deposit
2. EFT stands for.....
a Electronic Fund Transmission b. **Electronic Fund Transfer**
c .Electronic Feature Transfer d. None of these
3. Which bank was introduced first ATM machine in India?
a. RBI b. **HSBC** C. PNB D. ICICI bank
4. NEFT refers to.....
a. National Economic Fund Transfer b. National Electronic Fund Transfer
c. National Electronic Fee Transfer d. **none of these**
5. RBI ACT was comes in to existence.....
a.**1934** b. 1935 c.1948 d.1945
6. Cancellation of cheque is known as
a. crossing b. **opening of crossing** c .double crossing d .general crossing
7. A type of loan given by one bank to another Bank is... .. ?
a. **money at call and short notice** b. bridge loan c. term loan d .none of these
8. Unit banking is also called?
a .branch banking b. specialized banking c. **localized banking** d. none of these
9. Bank of Baroda is an example for -----
a. Private sector Bank b. Foreign Bank c. **Public sector Bank** d.None of these
10. Prime lending rate is charged by
a. **Commercial bank** b. Merchant bank c. Cooperative bank d. Development bank
11. Who is the present Governor of RBI?
K.C. Chakrabarty b D K Mittal c. **Raghuram Rajan** d. Montek Singh Ahluwalia
12. Bank does not give loan against
a. Gold Ornaments b. LIC policy c. **Lottery ticket** d. NSC
13. **EFT stands for.....**
Electronic Fund Transmission b. **Electronic Fund Transfer**
c. **Electronic Feature Transfer** d. None of these
14. Which bank was introduced first ATM machine in India?
a. **RBI** b. **HSBC** C. PNB D. ICICI bank
15. Minimum age required to open SB account in the bank
a) 8 years b) **10 years** c) 12 years d) None of above
- RBI ACT was comes in to existence.....
a.**1934** b. **1935** c.**1948** d.**1945**
16. Cancellation of cheque is known as
a. crossing b. **opening of crossing** c .double crossing d .general crossing
17. **A type of loan given by one bank to another Bank is... ?**
a. **money at call and short notice** b. bridge loan c. term loan d .none of these
18. Unit banking is also called?
a .branch banking b. specialized banking c. **localized banking** d. none of these
- . Contents of locker are
a. **Only known to hirer** b. known to Bank c. Both (a) & (b) d. None of above

Q. 2 Broad Questions

1. what is a Branch Manager? Explain the essential skills for a Branch Manager.
2. Explain the important departments in Head office of the Bank.
3. Explain the Bank Internal Audit system.
4. What are the Duties & Responsibilities of CEO of the Bank?
5. Explain the factors affecting the choice of source of funds.
6. what are the benefits of CRM in Banking Sector.

7. Explain the Statutory Audit.
8. Explain the Concept & structure of scheduled Bank.

Q. 3 Write notes on

1. Evolution of Banks
2. Responsibilities of Branch manager.
3. Types of Bank Audit
4. Concept of scheduled Bank.
5. Importance of CRM at Branch.
6. Functions of Commercial Banks.
7. Treasury organization and structure.
8. Importance of Information system Audit.
9. Deposits & loans.
10. Growth of Banking System in India
11. Responsibilities of Branch manager.
12. Importance of CRM at Branch.
13. Functions of Commercial Banks.
14. Treasury organization and structure.
15. Importance of Information system Audit.
16. Deposits & loans.
17. Contents of Budgets

