

**Dr MKK Arya Model School**  
**Mid-Term Exam Sept 2021**  
**Class XI**  
**Banking**

**Time: 40 mins.**

**M.M: 15**

**SESSION-1**

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**General instructions-**

- 1) All questions are compulsory.
  - 2) Q 1-8 carries one mark. Q 9 & 10 carries 3 and 4 marks respectively.
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1. Bank's services include
    - A. net banking.
    - B mobile banking
    - C.phone banking.
    - D all of the above
  2. Bankers may use money counting machine to carry out their task
    - A to make their work easy and speedy
    - B. to eliminate human error
    - C to improve accuracy.
    - D. all of the above
  - 3 RBI isn't expected to perform the role of
    - A acting as a clearing house.
    - B working as a Banker to the government
    - C managing forex.
    - D accepting deposit from general public
  4. E.M.I. in Banking Industry stands for-----?
    - A Easy Monthly Installment
    - B Equal Monthly Installment
    - C Effective Monthly Installment
    - D. Equated Monthly Installment
  5. When Banks giving finance to buy assets ,treating those Assets as security for loans are called
    - A Project Finance
    - B Leveraged lending
    - C Syndicated lending.
    - D All of the above
  - 6 Overdraft facility is available in
    - A Current account.
    - B Saving account
    - C Fixed deposit account
    - D Recurring Deposit account
  7. When a large number of customer of a bank or other financial institution withdraw their deposit ,this term is called
    - A Bank run
    - B asset liability management.
    - C liquidity
    - D CRR
  8. Main types of communications are
    - A. Verbal and Non Verbal.
    - B signal and written
    - C language and sound
    - D none of the above
  9. Write any three objectives of prevention of Money Laundering Act.
  10. Explain the 5C's of Lending.

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**SESSION-2**

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**General instructions-**

1) All questions are compulsory.

2) Q 1-7 carry one mark each. Q 8-9 carry 2 marks each. Q 10 carry 4 marks.

1 Which of the following is a role typically not performed by the Central Bank?

- A. setting the official short term interest rate
- B. establish tax policies
- C. controlling money supply
- D. acting as banker to the government

2. When the banker advances loan to the customer bankers become

- A. debtor
- B creditor
- C guarantee
- D custodian

3. When a joint account is operated by anyone of the holder independently, mode of operation of the account is

- A. Jointly.
- B Either or Survivor.
- C Former or survivor.
- D Latter or survivor

4 When a customer hypothecates certain moveable property with the bank in order to get loan the customer become

- A hypothecator
- B hypothecatee
- C trustee.
- D None

5 In RTGS minimum amount required

- A ₹100000.
- B ₹200000
- C ₹300000
- D ₹ 400000

6. The shares of which type of company are freely transferable?

- A public limited company
- B private limited company
- C one person company
- D None

7. Writing communication means

- A to put the feelings on paper
- B express creative ideas
- C organised knowledge
- D all of the above

8. What do you mean by aggressive communication?

9. What do you mean by persuasion skill of communication?

10. Discuss the primary functions of bank.