Model Question Paper 1

BANKING 1

11th Standard

Commerce

Reg.No. : | | | | | |

Answer all the Questions

Time : 00:45:00 Hrs

Total Marks : 35

Part A

6 x 1 = 6

1) Bankers are not only dealers of money but also leaders in

(a) Economic development (b) Trade development (c) Industry development (d) Service development

2) A bank, which occupies a central position in the monetary and banking system of the country and has a superior financial authority,is

(a) Central Bank (b) Commercial Bank (c) Exchange Bank (d) Co-operative Bank

3) When money is deposited for a fixed period it is called

(a) Fixed deposit (b) savings deposit (c) Recurring deposit (d) current deposit

4) Bankers are called as manufacturers of

(a) Money (b) Loans (c) DEposits (d) Overdrafts

5) A cheque in circulation for more than six months is called.

(a) stale cheque (b) post dated cheque (c) ordinary cheque (d) crossed cheque

6) Write short notes on Central Bank.

(a) Every country has a central bank of its own which is called as central bank. Central bank is the apex bank and the statutory institution in the money market of a country. The central bank occupies a central position in the monetary and banking system of the country and is the superior financial authority. In India, the Reserve Bank of India is the central bank of our country.

Part B

5 x 2 = 10

7) What is a Bank?

8) List the various types of deposits accepted by banks.

9) Lists the main types of banks.

10) what do you mean by indigenous banker?

11) List the credit control methods of Reserve bank of India.

Part C

3 x 3 = 9

12) Explain the need for banking.

13) Give the primary functions of a commercial bank.

14) Narrate the secondary functions of commercial bank.

Part D

2 x 5 = 10

15) Explain the various types of banks.

16) Explain the functions of commercial banks

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