



# मुश्किल डगर अब होगी आसान

## बैंक परीक्षा के लिए बैंकिंग ज्ञान

- व्यक्तिगत ग्राहकों के लिए बैंकिंग सेवाएं ..... कहलाती है।  
(अ) व्यापारी बैंकिंग  
(ब) निवेश बैंकिंग  
(स) खुदरा बैंकिंग  
(द) सामान्य बैंकिंग  
(य) इनमें से कोई नहीं
- बैंकों द्वारा (उसके द्वारा दिए गए) ऋणों की व्यतिक्रमा और गैर-निष्पादनकारी परिसंपत्ति के रूप में घोषणा करने से पूर्व ध्यान में रखा जाने वाला समय कितना है?  
(अ) 100 दिन (ब) 90 दिन  
(स) 45 दिन (द) 365 दिन  
(य) 200 दिन
- एक बैंक एक ..... के लिए बैंक खाता नहीं खोलेगा।  
(अ) राजनीतिज्ञ (ब) अवयस्क  
(स) ऐसा व्यक्ति जिसकी आय का स्रोत ज्ञात नहीं है  
(द) अपराधी  
(य) सेवानिवृत्त कर्मचारी
- निम्नलिखित में से कौन एक "सावधिक जमा" है?  
(अ) बचत खाता (ब) चालू खाता  
(स) स्थाई जमा खाता  
(द) (1) और (2) दोनों  
(य) उपर्युक्त में से कोई नहीं
- दृष्टिबंधक तथा बंधक द्वारा लिए गए बैंक ऋण ..... कहलाते हैं।  
(अ) सुलभ ऋण  
(ब) प्रतिभूत ऋण  
(स) अप्रतिभूत ऋण  
(द) गैर-निष्पादनकारी संपत्तियां  
(य) अतिव्याज ऋण
- निम्नलिखित में से कौन बैंको के एक समूह द्वारा किसी अकेले कर्जदार को दिया गया ऋण है?  
(अ) सुलभ व ऋण  
(ब) ब्रिज ऋण  
(स) दीर्घावधि ऋण  
(द) सिंडिकेटेड ऋण  
(य) इनमें से कोई नहीं
- उपभोक्ता टिकाऊ सामग्री की खरीद के लिए लिया गया बैंक ऋण ..... कहलाता है।  
(अ) उपभोक्ता ऋण (ब) अधिविकर्ष  
(स) वाणिज्यिक ऋण (द) नकदी ऋण  
(य) इनमें से कोई नहीं
- डूबे हुए ऋण बैंकिंग शब्दावली में ..... कहलाते हैं।  
(अ) CBS (ब) PLR (स) NPAs  
(द) CRR (य) इनमें से कोई नहीं
- साधारणतः बैंक प्रबंधक के विवेकानुसार बैंक ग्राहकों को निम्नलिखित में से कौनसी अस्थाई सुविधा दी जा सकती है?  
(अ) नकदी ऋण (ब) अधिविकर्ष  
(स) मांग ऋण (द) आवधिक ऋण  
(य) उपर्युक्त सभी
- CASA अनुपात पद ..... के संदर्भ में है।  
(अ) चालू खातों तथा बचत खातों  
(ब) सावधिक जमा  
(स) वेतन खातों  
(द) आवर्ती जमा खातों  
(य) स्थाई जमा खातों
- भारत में बैंको के "स्थायित्व" के कारक को निम्नलिखित में से कौन सुनिश्चित करता है  
(अ) SLR (ब) CAR  
(स) CASA अनुपात (द) CRR  
(य) बेस दर
- RBI ने भारत के सभी बैंको को CASA अनुपात को कुल खातों के ..... प्रतिशत पर बनाए रखने का प्रयास करने की सलाह दी।  
(अ) 50 प्रतिशत (ब) 100 प्रतिशत  
(स) 40 प्रतिशत (द) 20 प्रतिशत  
(य) 30 प्रतिशत
- जारी करते समय, चेक को ..... करके सुरक्षित किया जा सकता है।  
(अ) हस्ताक्षरित  
(ब) पीछे भी हस्ताक्षर  
(स) क्रॉस  
(द) पूर्व दिनांकित  
(य) उत्तर दिनांकित
- चेक को क्लियरिंग के लिए स्कैन और मेल करने की प्रक्रिया ..... कहलाती है।  
(अ) चेक ट्रंकेशन (ब) चेक क्रॉस करना  
(स) चेक लीटाना (द) चेक बाउंड्स  
(य) भुगतान रोकना
- क्रेडिट कार्ड का मूल लाभ है:  
(अ) शैली (ब) नकदरहित प्रयोग  
(स) सुरक्षा (द) व्याज-रहित अवधि  
(य) उपर्युक्त सभी

उत्तर : 1.(स), 2.(ब), 3.(द), 4.(स), 5.(ब), 6.(द), 7.(अ), 8.(ब), 9.(ब)

10.(अ), 11.(अ), 12.(अ), 13.(स), 14.(अ), 15.(ब)

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