

Bank Deposits & Deposit Insurance

1
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1. Which among the following is considered to be the most liquid asset? (**Marks: 0**)

Gold



Money

Land

Treasury bonds

2. What is the currency deposit ratio (CDR)? (**Marks: 0**)



ratio of money held by the public in currency to that of money held in bank deposits

ratio of money held by public in bank deposits to that of money held by public in currency



ratio of money held in demand drafts to that of money held in treasury bonds

none of the above

3. What is the reserve deposit ration (RDR)? **(Marks: 0)**

the proportion of money RBI lends to commercial banks

✓ the proportion of total deposits commercial banks keep as reserves

the total proportion of money that commercial banks lend to the customers

none of the above

4. What term is used for "Checking Accounts" in India? **(Marks: 0)**

Saving Account

✓ Current Account

Fixed Deposit Account

Pension Account

5. Which of the following about money supply measure adopted in 1977 is correct? **(Marks: 0)**

$M_2 = M_1 + \text{demand deposits with post offices}$

$M_3 = M_1 + \text{term deposits with banks}$

✓ $M_4 = M_3 + \text{total deposits with post offices}$

All the above

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