

- b) 2 only
- c) 2 and 3 only
- d) 1 and 3 only

Q.27) Arrange the following All India Financial Institutions in correct chronological order of their origin:

- a) SIDBI, NABARD, NHB
- b) NABARD, SIDBI, NHB
- c) NABARD, NHB, SIDBI
- d) SIDBI, NHB, NABARD

Q.28) Consider the following statements about the Micro Finance Institutions (MFI):

- 1) It gives loans to poor and marginalised without any collateral.
- 2) MFIs are regulated by the RBI and Ministry of Finance.

Which of the statement/s given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) None of these

Q.29) Consider the following statements about the Nidhi Company:

- 1) It is a class of Non-banking Financial company (NBFC).
- 2) It is regulated by the Reserve Bank of India.
- 3) Nidhi company is exempted from the core provisions of the RBI Act.

Which of the statement/s given above is/are correct?

- a) 1 and 2 only
- b) 2 only
- c) 2 and 3 only
- d) 1 and 3 only

Q.30) It helps unlock data from various financial information providers (FIP), including banks, NBFCs, mutual funds, insurance, GST department, among others, and provide them to financial information users (FIU) that offer various products and services in the banking, financial planning, investments, insurance and other sectors, based on consent from the customer.

The above given passage best describes which of the following?

- a) Account aggregator
- b) Residuary NBFCs
- c) Fintech Companies- P2P Lenders
- d) Factoring Companies

Q.31) Consider the following statements about Chit Funds:

- 1) Functionally, Chit funds are like NBFCs.
- 2) Regulator of the Chit Fund is appointed by the state government.

Which of the following statement/s given above is/are incorrect?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) None of these.

Q.32) Consider the following statements about Unit Banking:

- 1) The decision making under Unit banking is fast.
- 2) Unit banking enjoys more autonomy.
- 3) In Unit banking risk is properly diversified.

Which of the statement/s given above is/are correct?

- a) 1 and 3 only
- b) 2 only
- c) 1 and 2 only
- d) 1, 2 and 3

Q.33) Consider the following statements about the Deposit taking Non-Banking Financial Company (D-NBFC):

- 1) The repayment of deposits by D-NBFCs is guaranteed by the Ministry of finance.
- 2) They need to maintain Capital Adequacy Ratio (CAR) norm as prescribed by the central banks.

Which of the statement/s given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) None of these

Q.34) Consider the following statements about the Export-Import bank of India:

- 1) It is a statutory body.