



# JAIIB MAY EXAM 2025

## 2 HOURS NON STOP



# MARATHON

# IE & IFS

## PART-1



28 APRIL 2025



09:00 PM

LIVE



STREAMING

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**1. The high growth rate experienced by Indian economy during the post reforms period can be attributed to which of the following factor/factors**

- i. Increased inflow of foreign capital**
- ii. Technological advances**
- iii. New product developments**
- iv. Increase in consumer demand structure**

- (a) All are correct**
- (b) Only (i)**
- (c) Both ii and iv**
- (d) Only ii**



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## 2. Which of the following statement(s) is/are true about Red Herring Prospectus?

I. A red herring is a preliminary prospectus filed by a company with the Securities and Exchange Commission (SEC), usually in connection with the company's initial public offering (IPO).

II. It contains issue price of the IPO

III. It contains number of shares being offered or the amount of issue

(a) I and II only.

(b) II and III only.

(c) I only.

(d) I, II and III.



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### 3. Which of the following statements regarding the Public Provident Fund (PPF) Scheme is incorrect?

- A. PPF accounts allow up to 12 instalments of investment in a financial year.
- B. An individual can claim a tax deduction of up to ₹1,50,000 under Section 80C for PPF contributions.
- C. Non-Resident Indians (NRIs) and Hindu Undivided Families (HUFs) are eligible to open a PPF account.
- D. Interest earned on PPF investments is compounded annually and is fully exempt from income tax.



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**4. Which of the following conditions will NOT lead to termination of life cover under the PMJJBY scheme?**

- A. Attaining the age of 55 years with no renewal.**
- B. Closure of the linked bank or post office account.**
- C. Insufficient balance in the account for premium auto-debit.**
- D. Completion of 5 continuous years under the scheme**

**D**



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## 5. Which of the following statements regarding the PMJJBY is correct?

- A. Only Life Insurance Corporation of India (LIC) is authorized to offer PMJJBY.
- B. Individuals aged between 18 and 60 years can enroll in PMJJBY.
- C. Aadhaar serves as the primary KYC document for PMJJBY enrollment.
- D. The sum assured under PMJJBY is ₹5 lakh in case of death by accident.



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**6. In which economy all the important decisions about production and distribution is made by the Government ?**

- (a) Capitalist Economy**
- (b) Command Economy**
- (c) Mixed Economy**
- (d) Market Economy**

**B**



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**7. The classical theory of interest which helps in determining rate of interest takes into account which of the following?**

- (a) Demand for money and supply of money**
- (b) Type of economy**
- (c) Demand and supply for savings**
- (d) All of the above**



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## 8. Which of the following statements correctly explains the Law of Diminishing Marginal Utility ?

- (a) It means the satisfaction keeps decreasing with every additional unit of consumption
- (b) With advancement of technology devices lose their utility
- (c) When one's income increases it substitutes cheaper goods with higher value goods and quality.
- (d) None of the above

**A**



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**9. Under the Prime Minister Suraksha Bima Yojana (PMSBY), what is the insurance coverage amount provided in case of partial disability?**

- A. ₹2 lakh**
- B. ₹1 lakh**
- C. ₹50,000**
- D. ₹5 lakh**

**B**



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**10. The depression phase of the business cycle is not characterised by which of the following?**

- (a) Underemployment of material**
- (b) Desire for liquidity increases**
- (c) General demand falls faster than production**
- (d) Demand for bank credit is at its lowest**

**B**



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- **Underemployment of both men and materials is a characteristic of this phase. General demand falls faster than production.**
- **Producers are compelled to sell their goods at a price which will not even cover the full cost.**
- **Manufacturers of both capital goods and consumer goods are forced to reduce the volume of production.**
- **As a consequence, workers are thrown out.**
- **The remaining workers are poorly paid.**
- **The demand for bank credit is at its lowest which results in idle funds. The interest rates also decline.**
- **The firms, that cannot pay off their debts, are wound up.**
- **Prices of shares and securities fall down.**
- **Pessimism prevails in the economy.**



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- **The less-confident investors are not ready to take up new investment projects.**
- **The aggregate economic activity is at its bottom. Some of the primary features of depression are as follows:**
  - ✓ **An extremely low aggregate demand in the economy causes activity to slow down**
  - ✓ **Inflation is comparatively lower**
  - ✓ **Employment avenues begin to close, forcing the unemployment rate to rise rapidly**
  - ✓ **To keep the business running, production houses resort to forced labour cuts or retrenchment (to reduce production costs and remain competitive in the market), and so on.**



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**11. Which of the below statement/statements does not hold true:**

- (a) Marginal Standing facility is used to manage and control credit supply in the country**
- (b) The current banking system is called a “fractional reserve banking system”**
- (c) Marginal Standing facility provides a safety valve against unanticipated liquidity shocks to the banking system**
- (d) Bank rate is a discount rate at which RBI grants long-term loans to commercial banks**



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**12. As per Section 26 of The Banking Regulation Act, 1949, every banking company should file a return to RBI consisting of all accounts that have not been operated for 10 years or more**

- (a) 15 days after the close of the Calendar year**
- (b) 15 days after the close of the financial year**
- (c) 30 days after the close of the Calendar year**
- (d) 30 days after the close of the financial year**



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**13. Rama, being a valuable customer, has approached you as she was confused as to buy what type of mutual funds. She is thinking of make an investment for her sister's wedding. She is planning to get her sister married in a period of 2-3 years. As an investment banker what type of mutual fund will you suggest her?**

- (a) Close ended Scheme**
- (b) Short Term Equity Fund**
- (c) Both**
- (d) Open Ended scheme**



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**14. Which of the following statements regarding banks undertaking equipment leasing services is incorrect?**

- A. Banks require prior approval from RBI to undertake equipment leasing activities departmentally.**
- B. Leasing activities must be treated at par with loans and advances, attracting 100% risk weight for capital adequacy purposes.**
- C. Facilities extended through leasing are subject to single and group borrower exposure limits as prescribed by RBI.**
- D. Banks must frame a Board-approved policy for leasing business and ensure safeguards against asset-liability mismatches.**



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**15. In a hire purchase agreement, which of the following statements is correct?**

- A. Ownership of the asset immediately passes to the hirer on payment of the first instalment.**
- B. In case of default by the hirer, the seller has the right to repossess the asset.**
- C. Once the hirer starts paying instalments, he cannot terminate the contract under any circumstance.**
- D. The hirer is required to pay the entire purchase price in a single lump sum at the end of the contract.**

**B**



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**16. Which of the following laws primarily governs the bailment aspect of a hire purchase agreement in India?**

- A. Sale of Goods Act, 1930**
- B. Hire Purchase Act, 1972**
- C. Indian Contract Act, 1872**
- D. Transfer of Property Act, 1882**



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**17. The process of allotting securities to institutional investors & some selected individuals is referred as**

- (a) Initial public offer**
- (b) Offer through the prospectus**
- (c) Private placement**
- (d) Offer for sale**



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**18. The System of National Accounts 2008 (2008 SNA) was not jointly prepared by which of the following organization?**

- (a) Organization for Economic Co-operation and Development**
- (b) International Labour Organisation**
- (c) International Monetary Fund**
- (d) European Union**

**B**



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## 19. Which of the following correctly distinguishes a hire purchase agreement from a lease agreement?

- A. In hire purchase, the ownership of the asset remains permanently with the seller (hiree).
- B. Under a lease, the lessee can charge depreciation on the asset used.
- C. In hire purchase, the hirer can claim depreciation on the asset, whereas in leasing, only the lessor can claim depreciation.
- D. Lease agreements always require a cash down payment, unlike hire purchase agreements.

**D**



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**20. Which of the following credit ratings signifies the highest degree of safety regarding timely payment of interest and principal?**

- A. AA**
- B. BBB**
- C. AAA**
- D. BB**



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## 21 Which of the following best describes a "Positive" rating outlook assigned by a Credit Rating Agency?

- A. The rating is likely to be downgraded in the near to medium term.
- B. The rating is expected to remain unchanged for the foreseeable future.
- C. There is a high likelihood of an upward revision of the rating in the near to medium term.
- D. No opinion is provided regarding the potential movement of the rating



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**22. Under factoring \_\_\_\_\_ is the maximum debt period permitted?**

- (a) 100 days**
- (b) 150 days**
- (c) 120 days**
- (d) 60 days**

**B**



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**23. Which of the following is not true regarding finance lease or an operating lease is that:**

- (a) an operating lease is often cancellable by the lessee.**
- (b) there is often an option to buy in an operating lease.**
- (c) there is often a call option in a financial lease.**
- (d) a financial lease is often cancellable by the lessee.**

**B**



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**24. What minimum percentage of retail REITs assets are required to be invested into commercial retail.**

- (a) 15%**
- (b) 38%**
- (c) 50%**
- (d) 24%**



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**25. Which of the following is a part of REIT?**

**i. Mortgage Trust**

**ii. Equity trust**

**iii. Hybrid trust**

**iv. Partnership trust**

**(a) Both I, ii and iv**

**(b) Only iv**

**(c) i, ii and iii**

**(d) All i, ii, iii, iv**



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- **When a Real Estate Company decides to form a Real Estate Investment Trust, it becomes the Sponsor for the REIT and appoints a Trustee.**
- **The Trustee holds the Real Estate Assets of the Trust in its Trusteeship and these assets are no longer directly controlled by the Sponsor.**
- **A REIT may control its Real Estate Holdings either directly or through the formation of one or more Special Purpose Vehicles (SPVs).**
- **In the case of REITs, the SPV is a domestic company that holds the Real Estate Assets on behalf of the REIT, and as per regulations, the Trust must hold at least 50 per cent of the equity in the SPV.**
- **The Trustee appoints a Manager, to manage the Real Estate Assets on behalf of the Trust and also make investment decisions.**



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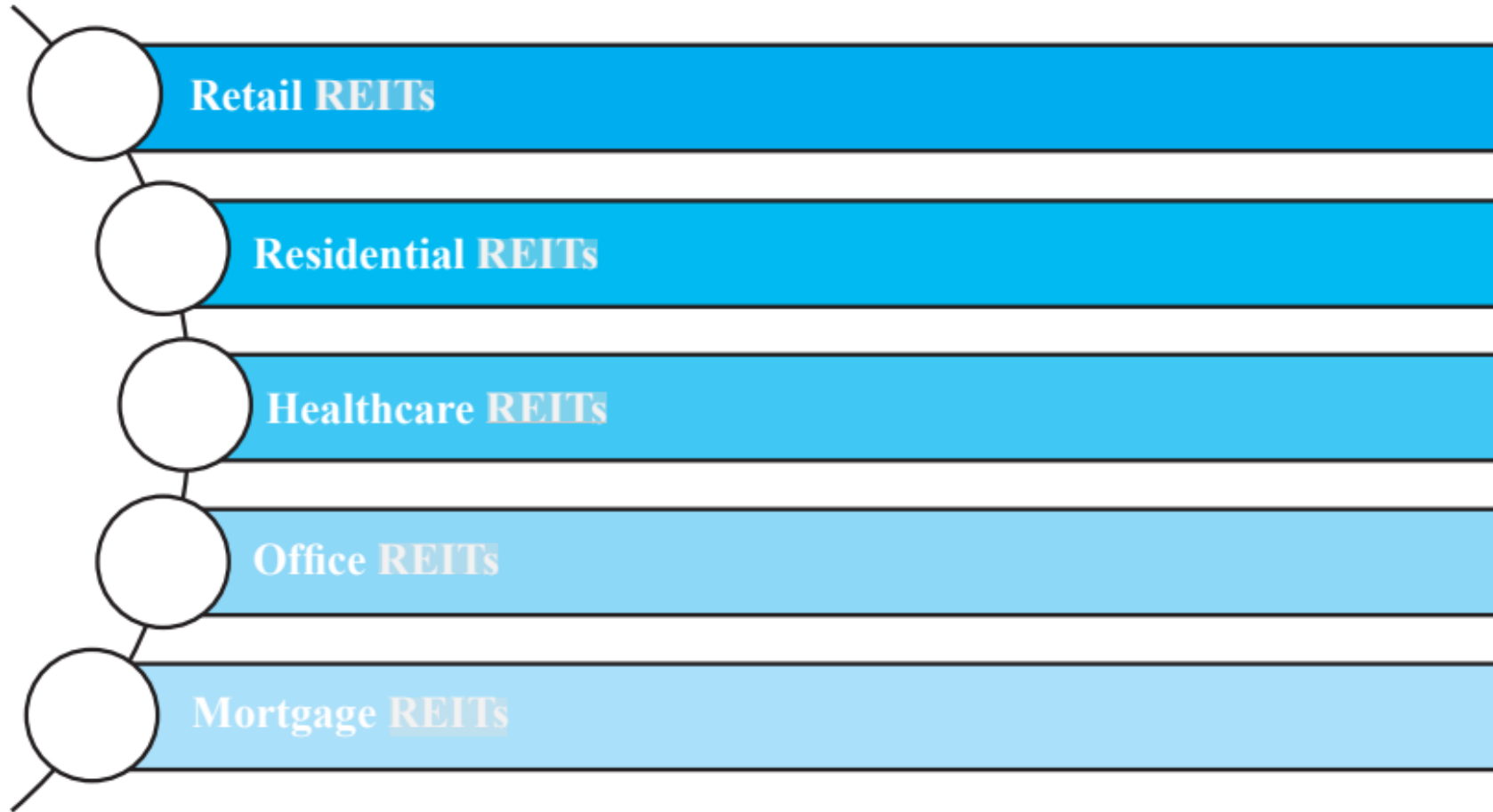
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**26. Under which section of the IT Act, an employee's contribution towards NPS is eligible for tax deduction?**

- (a) 80CCD 1(A) & 80CCD 1(B)**
- (b) 80CCD (2) & 80CCD (3)**
- (c) 80CCD (1) & 80CCD (2)**
- (d) 80CCD (1) & 80CCD 1(B)**

**D**



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**27. Which of the following statement holds true with regards to financial markets and securities?**

- (a) A debt instrument is long-term if its maturity is ten years or longer.**
- (b) A bond is a long-term security that promises to make periodic payments called dividends to the firm's residual claimants**
- (c) A debt instrument is an intermediate-term if its maturity is less than one year.**
- (d) The maturity of a debt instrument is the time (term) that has elapsed since it was issued**



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## 28. What is the primary objective of the Credit Information Companies (Regulation) Act, 2005?

- A. To regulate the establishment of commercial banks in India.
- B. To regulate credit information companies and facilitate efficient distribution of credit.
- C. To govern the functioning of securities markets and mutual funds.
- D. To regulate non-banking financial companies and microfinance institutions.

**B**



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**29. Among the below mentioned IBRD Sovereign loans are primarily are not utilized for which of the following?**

- (a) infrastructure**
- (b) poverty alleviation**
- (c) rural development**
- (d) Urban development**

- **Primarily utilized for infrastructure, poverty alleviation, rural development and human resource development projects.**
- **aims to reduce poverty by promoting sustainable development, through loans, guarantees and non-lending services**



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**30. The day when the brokers make payments or delivery of securities to the exchange is termed as \_\_\_\_\_**

- (a) Pay-off day**
- (b) Pay-in day**
- (c) Pay-out day**
- (d) Pay-to day**



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**31. In context of trading the term Position squaring is generally used in which of the following situations?**

- (a) when traders opens their positions in the market by selling short positions**
- (b) when traders opens their positions and get out of the market for the day**
- (c) when traders close out their positions and get out of the market**
- (d) None of the above**

**D**



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**32. The stakes of the existing stakeholders of a company does not get diluted, unless they do not intend to subscribe to their entitlements, in which of the following issues made by the company?**

**I. Further Public Offer**

**II. Initial Public offer**

**III. Private Placement**

**IV. Rights Issue**

**(a) Only I and II**

**(b) Only I,III and IV**

**(c) Only II and IV**

**(d) Only IV**

**D**



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### 33. Which of the following statements is/are correct with reference to the Securities Lending and Borrowing (SLB) Scheme?

- (a) For securities borrowing and lending system, clearing corporations of the stock exchange would be the nodal agency and be registered as the 'Approved Intermediaries' (AIs).
- (b) Lenders and borrowers can quote a lending fee and quantity at which they want to lend or borrow
- (c) It is a mechanism through which clients can lend or borrow securities at a specified price and time
- (d) All of the above



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**34. Which of the following sectors of the country includes the highest level of decision makers in governments (including their bureaucracy) and the private corporate sector?**

- (a) Quinary**
- (b) Quaternary**
- (c) Both 1 and 2**
- (d) None of the above**

**A**



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35. Mr. Prashant owns a restaurant, which he had bought 5 years ago, for Rs.10 lakhs. He had bought fire insurance worth Rs.8 lakhs (which is the written down value of his insured property). His restaurant caught fire and he suffered a loss of Rs.6.00 lakhs.

The amount of compensation to be paid by the insurance company =  $\frac{\text{sum insured}}{\text{value of insured asset}} \times \text{actual loss}$ .

The reduced amount of compensation is explained by which of the following principle?

- (a) Proximate Cause
- (b) Insurable Interest
- (c) Subrogation
- (d) Indemnity



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**36. The depository service providers need to be registered under which of the following Acts?**

- (a) SEBI Act,1992 Companies Act, 1956**
- (b) RBI Act 1934, SEBI Act, 1992 and Companies Act, 1956**
- (c) RBI Act,1934 and SEBI Act, 1992**
- (d) RBI Act,1934 and Companies Act 1956**



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**37. Which of the following contract(s) is/are example(s) of over-the-counter (OTC) derivative?**

- I. forward contracts**
- II. interest rate swaps**
- III. futures**
- IV. options**

- (a) Only I and III**
- (b) I,II,III and IV**
- (c) Only III and IV**
- (d) Only I and II**



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**38. In case of a 100% of net offer to public through voluntary book-built issue, allotments to different categories of investors are required to be ensured in specified proportions. What is required proportion for Retail Individual Investors?**

- (a) Not less than 15%**
- (b) Not more than 50%**
- (c) Not less than 35%**
- (d) None of the above**



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In a 100% of net offer to public through voluntary book-built issue, allotments to different categories of investors are required to be ensured in the following proportions:

A) Retail Individual Investors (RIIs): Not less than 35% of the net offer to the public

B) Non-Institutional Investors (NIIs): Not less than 15% of the net offer to the public

C) Qualified Institutional Buyers (QIBs): Not more than 50% of the net offer to the public (5% of which should go to Mutual funds) In case of compulsory Book-Built Issues, the proportion of allotments shall be as



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**39. As per SEBI guidelines, an investor who applies or bids for securities of or for a value not more than INR 2,00,000 falls under which of the following category?**

- (a) Qualified Institutional Buyer**
- (b) Retail Individual Investor**
- (c) Anchor investor**
- (d) High Net Worth Individuals**

**B**



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**40. As per SEBI guidelines, for a company to issues an IPO, what is the minimum amount of required net tangible assets ?**

- (a) 3 Crore**
- (b) 1 Crore**
- (c) 5 Crore**
- (d) 2 Crore**



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**41. Among the below mentioned Hubs, which of the following hub of NITI Aayog coordinates state involvement with the central government?**

- (a) Team India**
- (b) Knowledge Hub**
- (c) Innovation Hub**
- (d) All of the above**

**A**

- **The National Institution for Transforming India**
- **established : January 1, 2015**
- **Chairperson: the Prime Minister.**



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**42. During the time of direct British control from 1858 to 1947, the colonial government's official transfers of monies to the United Kingdom were referred to as \_\_\_\_\_.**

- a. Home Transfer**
- b. Home Charges**
- c. Foreign Transfer**
- d. Foreign Charges**

**B**



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**43. Which of the following is correct about NITI Aayog**

- 1. It was established on January 1, 2015**
  - 2. NITI Aayog is chaired by the Prime Minister.**
  - 3. NITI Aayog Strategy for New India @divided into five sections: Drivers, Infrastructure, Inclusion, focus and Governance.**
- a. All are correct**
  - b. 1 & 2**
  - c. 1 & 3**
  - d. 2 & 3**

**A**



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## 44. What is PSL for weaker section by Small Finance Bank?

- a. 18%
- b. 10%
- c. 12%
- d. 15%



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**45. In ESG, G stands for**

- a. Government**
- b. Governance**
- c. Guidance**
- d. Guidelines**

**B**



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**46. Which of the following SDG goal is correct**

- a) SDG 1**                      **Clean water & sanitation**
- b) SDG 2**                      **Peace, justice & strong institution**
- c) SDG 6**                      **No poverty**
- d) SDG 13**                      **Climate action**

**D**



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## 47 . Which of the following is incorrect about Green Bond?

- a. Green bonds are the bonds issued by any sovereign entity, inter-governmental groups or alliances and corporates
- b. ICICI Bank issued first green bonds in 2015.
- c. Most of the green bonds issued since 2015 had maturities of five years or above, but less than 10 years.
- d. Renew Power Pvt. Ltd. has issued green bonds with maturity period of less than 5 years in 2019.



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48. \_\_\_\_\_ encourages private sector investment in developing nations, as a means of alleviating poverty and improving people's lives.

- (a) IBRD
- (b) MIGA
- (c) IFC
- (d) ICSID



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- **IFC encourages private sector investment in developing nations, as a means of alleviating poverty and improving people's lives.**
- **The IFC shares the primary goal of all World Bank Group institutions viz. improving the quality of life, in developing member nations.**
- **The IFC is the world's largest multilateral source of loan and equity financing for developing-world private-sector initiatives.**
- **India is one of the IFC's founding members.**
- **The IFC finances investments using its own funds, which it raises from international financial markets.**
- **IFC's single-largest country exposure is to India.**



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**49. Among the below mentioned countries, which of the nation is not a member of the Organization of Petroleum Exporting Countries (OPEC)?**

- (a) Kuwait**
- (b) Saudi Arabia**
- (c) UAE**
- (d) Qatar**

**D**



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- **The Organization of the Petroleum Exporting Countries**
- **founded on 14 September 1960 in Baghdad by the first five members (Iran, Iraq, Kuwait, Saudi Arabia, and Venezuela).**
- **The 13 member countries account for an estimated 30% of global oil production**
- **HQ: Vienna, Austria**
- **Algeria, Angola, Equatorial Guinea, Gabon, Iran, Iraq, Kuwait, Libya, Nigeria, the Republic of the Congo, Saudi Arabia, the United Arab Emirates and Venezuela.**



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**50. Among the below mentioned, which of the following scheme organizes traditional industries and artisans into clusters and make them competitive by enhancing their marketability & equipping them with improved skills?**

**(a) Prime Minister Employment Generation Programme**

**(b) Scheme of Fund for Regeneration of Traditional Industries (SFURTI)**

**(c) A Scheme for Promotion of Innovation, Rural Industries & Entrepreneurship (ASPIRE)**

**(d) National Manufacturing Competitiveness Programme (NMCP)**

**B**



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**51. Among the below mentioned which of the following infrastructure refers to major physical networks such as roads, ports, airports, pipelines, etc., that are required for the operation of a modern industrial nation?**

- (a) Solid infrastructure**
- (b) Hard infrastructure**
- (c) Soft infrastructure**
- (d) Liquid infrastructure**

**B**



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**52. Manufacturers, who are also status holders, will now be able to self-certify their manufactured goods in phases, as originating from India with a view to qualifying for preferential treatment under various forms of \_\_\_\_\_ trade agreements.**

- (a) bilateral**
- (b) regional**
- (c) Local**
- (d) Both a and b**



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**Manufacturers, who are also status holders, will now be able to self-certify their manufactured goods in phases, as originating from India with a view to qualifying for preferential treatment under various forms of bilateral and regional trade agreements. This 'Approved Exporter System' will help manufacturer exporters considerably in getting fast access to international markets.**



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53. The \_\_\_\_\_ has the legal authority to supervise member compliance and the mandate to review the economic situations of nearly every country in the worlds on a regular basis.

- (a) World Trade Organization (WTO)
- (b) The International Monetary Fund (IMF)
- (c) The World Bank (WB).
- (d) All of the above

**B**



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**54. Among the below mentioned which of the committee is constructed for the purpose of solving the issue of Monetary policies?**

- (a) Chakaravarti Committee - (1985)**
- (b) Narsimham Committee-(1991),**
- (c) Padmanabhan Committee - (1996)**
- (d) Narsimham Committee-II - (1997)**

**A**



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- ✓ **Chakaravarti Committee on Monetary Policy (1985)**
- ✓ **Narsimham Committee-I on Financial Sector Reforms (1991),**
- ✓ **Padmanabhan Committee to Review Bank Supervision (1996)**
- ✓ **Narsimham Committee-II on the Review of Banking Sector Reforms (1997)**
- ✓ **Verma Committee on Weak Banks (1998),**
- ✓ **RH Khan Committee on Harmonisation of Role of FIs and Banks (1998).**



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**55. E-Commerce exports of handloom products, books/periodicals, leather footwear, toys and customized fashion garments through courier or foreign post office would also be able to get benefit of MEIS (for values up to INR \_\_\_\_\_).**

- (a) 25000**
- (b) 30000**
- (c) 50000**
- (d) 1 Lakh**



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- ✓ **The FTP 2015-20 included two new schemes:**
- ✓ **‘Merchandise Exports from India Scheme (MEIS)’ for exporting defined products to designated destinations,**
- ✓ **‘Services Exports from India Scheme (SEIS)’ for promoting exports of designated services.**



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**56. Among the below mentioned in which of the sectors FDI in India is prohibited and not allowed to function?**

- (a) Gambling, Betting as well as casinos, etc.**
- (b) Chit funds**
- (c) Nidhi company**
- (d) All of the above**

**D**



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- ✓ **Lottery Business, which includes Government/private lottery, online lotteries, etc.**
- ✓ **Gambling, Betting as well as casinos, etc.**
- ✓ **Chit funds**
- ✓ **Nidhi company**
- ✓ **- Trading in Transferable Development Rights (TDRs)**
- ✓ **- Real Estate Business**
- ✓ **Construction of Farmhouses (Real estate business does not include development of townships,**
- ✓ **construction of residential/commercial premises, roads or bridges)**
- ✓ **Manufacturing of cigars, cheroots, cigarillos and cigarettes, of tobacco or of tobacco substitutes**
- ✓ **Activities/sectors not open to private sector investment, e.g., Atomic Energy and Railway operations (other than permitted activities)**



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57. \_\_\_\_\_ generally volatile, and the possibility of capital flight is always there in the case of an economic slump, political turmoil, or herd behaviour of short-term capital outflow.

- (a) FII
- (b) FDI
- (c) FPI
- (d) None of the above

**A**



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**58. For a currency to be determined \_\_\_\_\_ by the IMF, it has to be widely used to make payments for international transactions and widely traded in the principal exchange markets. Freely usable currencies can be used in Fund financial transactions.**

- (a) 'freely usable'**
- (b) paid usable**
- (c) Exports criteria**
- (d) SDR basket**

- The SDR basket is reviewed every five years**
- 5 currencies: US dollar, euro, Japanese yen, British pound sterling and Chinese RMB**



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59. India is committed to SDG 13, which calls for climate action. India pledged to achieve net-zero emissions by \_\_\_\_\_, during the United Nations COP26 summit, in Glasgow in November, 2021.

- (a) 2030
- (b) 2050
- (c) 2070
- (d) 2045



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- **India has made five 'Panchamrit' commitments to combat climate change.**
  - i. Achieving the target of net zero emissions, by the year 2070**
  - ii. Achieving 500 Giga Watt non-fossil energy capacity, by 2030**
  - iii. Fulfilling 50% of its energy requirements from renewable energy sources, by 2030**
  - iv. India will reduce the total projected carbon emissions by one billion tonnes from now onwards, till 2030**
  - v. By 2030, India will reduce the carbon intensity of its economy, by less than 45%**
  - vi. At the COP26 meeting, India also announced 'One Sun, One World, One Grid' (OSOWOG)**



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**60. Section \_\_\_\_\_ of the Companies Act 2013 provides legal support for CSR in India. Both the SDGs and the Indian CSR rule were adopted around the same time and appear to have enormous potential for developing a unified sustainable growth strategy.**

- (a) 130**
- (b) 135**
- (c) 140**
- (d) 145**

**B**



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**61. The \_\_\_\_\_ sector is the second largest employment sector in the country, only after agriculture.**

- (a) construction**
- (b) education**
- (c) Communication**
- (d) Transportation**



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**62. The government launched the Stand-Up India Scheme to provide a business opportunity to those who are either females or belong to the SC & ST category and require financial assistance, these individuals are given special loans ranging from Rs. 10 lakhs to Rs. \_\_\_\_\_ crore, at a low interest rate.**

- (a) 2**
- (b) 3**
- (c) 5**
- (d) 1**

**D**



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**63. Among the below mentioned, which of the following scheme creates new jobs & reduce unemployment, promotes entrepreneurship culture, facilitate innovative business solution, etc.?**

**(a) Prime Minister Employment Generation Programme**

**(b) Scheme of Fund for Regeneration of Traditional Industries (SFURTI)**

**(c) A Scheme for Promotion of Innovation, Rural Industries & Entrepreneurship (ASPIRE)**

**(d) National Manufacturing Competitiveness Programme (NMCP)**



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# **A Scheme for Promotion of Innovation, Rural Industries & Entrepreneurship (ASPIRE):**

- **It creates new jobs & reduce unemployment, promotes entrepreneurship culture, facilitate innovative business solution, etc.**
- **government initiative launched in India to support the development of rural industries and entrepreneurship.**
- **aimed at promoting entrepreneurship and innovation in rural areas, with a focus on creating livelihood opportunities, generating employment, and improving the quality of life in rural areas.**
- **provides support to rural entrepreneurs through various measures, including access to finance, technology development, and market access.**
- **The scheme also provides training and capacity building support to rural entrepreneurs to help them develop their skills and knowledge.**



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**64. Several SDGs are associated to Schedule \_\_\_\_\_ activities of the Companies Act of 2013.**

- (a) V**
- (b) VI**
- (c) VII**
- (d) VIII**



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**65. Among the below mentioned which of the following is not a part of supervisory reforms, CAMELS?**

- (a) Capital adequacy**
- (b) Asset quality**
- (c) Merger**
- (d) Earnings**



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- **CAMELS is a supervisory rating system that is used to assess the overall health of financial institutions, particularly banks.**
- **It stands for Capital adequacy, Asset quality, Management, Earnings, Liquidity, and Sensitivity to market risk.**
- **The CAMELS system allows bank supervisors to assess the level of risk and determine the appropriate level of supervision needed for each bank.**
- **The ratings are assigned on a scale of 1 to 5, with a rating of 1 indicating the highest level of safety and soundness and a rating of 5 indicating the lowest level.**
- **The CAMELS system is widely used by bank supervisors around the world to assess and monitor the health of financial institutions.**



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**66. Which of the following is incorrect about PM Gati Shakti?**

- a. PM Gati Shakti is a National Master Plan for Multi-modal Connectivity
- b. A digital platform to bring 16 Ministries including Railways and Roadways together for integrated planning and coordinated implementation of infrastructure connectivity projects
- c. It will facilitate the last mile connectivity of infrastructure and also reduce travel time for people.
- d. All are correct

**D**



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## 67. Which following is incorrectly matched FDI limit?

1. Agriculture and animal husbandry – 100% automatic
2. Broadcasting content service– 100% automatic
3. Print media – 26% government
4. Public sector bank – 20% government



**B**



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**68. The Committee submitted its findings in January 2011, Among the below mentioned, which of the following is/are the key recommendations of the Malegam Committee?**

- (a) Creation of a separate category of NBFC operating in the microfinance sector to be designated as NBFC-MFI**
- (b) Criteria for defining 'microfinance loans' classified as 'qualifying assets'**
- (c) Prudential norms on capital adequacy and provisioning requirements**
- (d) All of the above**





**69. In 1956, the management of the life insurance business of all the insurers and provident societies, then operating in India, was taken over by the Central Government and these businesses were nationalised. LIC was formed in September, 1956 with a capital contribution of Rs. \_\_\_\_\_ - crores from the Government of India.**

- (a) 5**
- (b) 10**
- (c) 12**
- (d) 20**





**70. \_\_\_\_\_ was instituted, under which, scheduled commercial banks can borrow (if necessary, even by dipping into their SLR portfolios) on overnight basis, at their discretion up to 2% of their respective NDTLs, at 100 basis points (i.e., 1%) above the policy repo rate, under the Liquidity Adjustment Facility, against approved government securities, in order to provide a safety valve, against unanticipated liquidity shocks.**

- (a) SLR**
- (b) CRR**
- (c) LAF**
- (d) MSF**





**71. Government Securities will be issued for a minimum amount of Rs,  
\_\_\_\_\_ (Face Value)**

- (a) 100**
- (b) 1000**
- (c) 10,000**
- (d) 500**





**72. In terms of SEBI guidelines, the Company issuing the shares to public shall make arrangements for the use of proceeds of the issue to be monitored by one of the financial institutions, in case of issues, which exceed Rs. \_\_\_\_\_ crores.**

- (a) 100**
- (b) 200**
- (c) 500**
- (d) 1000**





**73. Among the below mentioned choices, the “Black Revolution” is related to which of the following?**

- (a) Eggs**
- (b) Banana**
- (c) Petroleum**
- (d) Pulses**





**74. Among the below mentioned schemes, which of the following is launched by SIDBI to improve accessibility of credit and handholding services to MSMEs?**

- (a) Udyami Mitra Portal**
- (b) MSME Sambandh**
- (c) MSME Delayed Payment Portal**
- (d) Digital MSME Scheme**





**75. Among the below mentioned, which among the following is not a pillar of the National Education Policy 2022?**

- (a) Accessibility**
- (b) Equity**
- (c) Quantity**
- (d) Accountability**





**76. \_\_\_\_\_ is based on an agreement, a foreign company and a local company join up to share investment, technology, profits, and so on**

- (a) Greenfield**
- (b) Brownfield**
- (c) Joint venture**
- (d) None of the above**





**77. The \_\_\_\_\_ was created as a supplementary international reserve asset, in the context of the Bretton Woods fixed exchange rate system.**

- (a) SDR**
- (b) LDR**
- (c) Exchange rate**
- (d) Official reserve**





**78. \_\_\_\_\_ offers major debt relief through the Heavily Indebted Poor Countries (HIPC) Initiative and the Multilateral Debt Relief Initiative, in addition to concessional loans and grants (MDRI).**

- (a) IDA**
- (b) MIGA**
- (c) IFC**
- (d) ICSID**



**79. Reserve Bank of India (RBI) started operations in 1935 as a private shareholders' bank with a paid-up capital of \_\_\_\_\_**

- a. 1 cr**
- b. 2 cr**
- c. 4 cr**
- d. 5 cr**



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## 80. Which of the following is incorrect about Sunrise sector?

- a) A sunrise sector is one that is still in its infancy, but has the potential for significant growth.
- b) The sector is often characterised by strong growth rates, a high degree of innovation, and a high level of public awareness, with investors attracted to its long-term growth prospects.
- c) Examples are Green Energy, Fintech, Information Technology, Electronics, Pharmaceuticals, Automobiles, Healthcare, Infrastructure Sector, Retail Sector, Processing Plants etc
- d) Their main focus on environmental aspect



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**81. World Bank classifies economies considering per capita income. Which of the following is not the part of that?**

- a. Low Income;
- b. Low higher-Income
- c. Upper Middle-Income
- d. Higher Income



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**82. Which of the following is incorrect regarding formation?**

- a. 2008 - The National Action Plan on Climate Change (NAPCC)
- b. 2011 - The Climate Change Finance Unit (CCFU)
- c. 2019 – First phase of Faster Adoption and Manufacturing of Hybrid and Electric
- d. 2015 - Small renewable energy sector under its Priority Sector Lending (PSL) scheme



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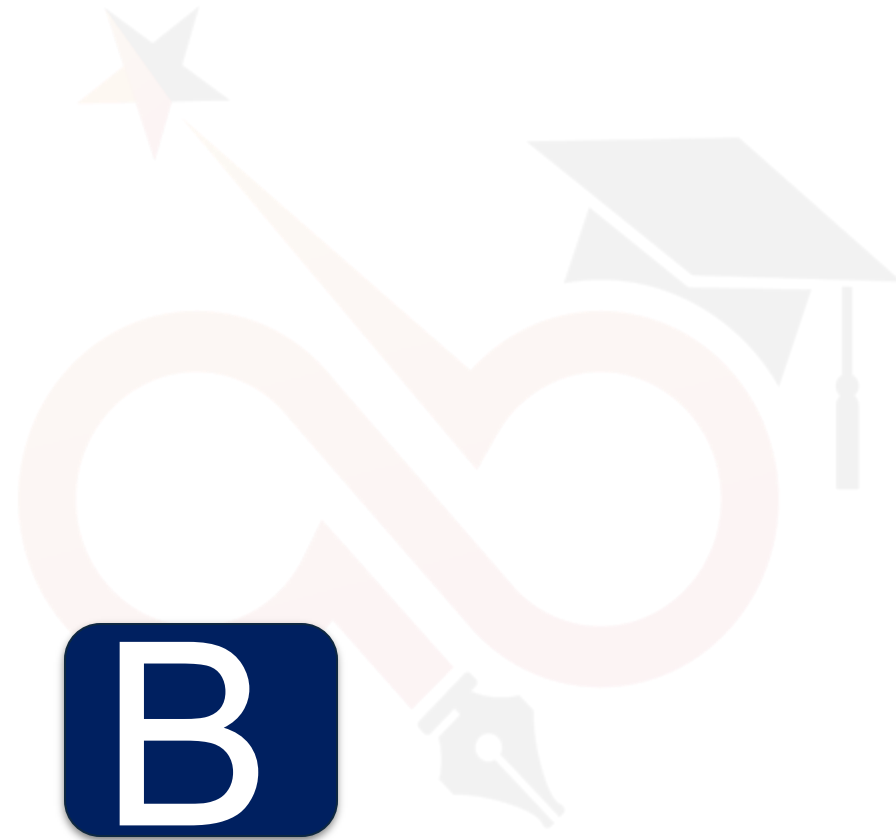
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**83. The FEDAI is a self-regulating organization (SRO) and it plays a key role in stabilizing markets, through its association with RBI and the \_\_\_\_\_**

- (a) SEBI**
- (b) FIMMDA**
- (c) FBIL**
- (d) GOI**





**84. Among the below mentioned, which of the following is not one of the different levels of integration of financial markets?**

- (a) Domestic integration**
- (b) Vertical integration**
- (c) Regional integration**
- (d) International integration**

**B**



**85. Certificate of Registration from SEBI is to be obtained to handle "\_\_\_\_\_ " assignments with network of exclusive Capital Market Branches and Designated Branches to handle ASBA applications, collecting (Escrow)/refund/paying banker assignments.**

- (a) Bankers to the Issue**
- (b) Debenture Trustee**
- (c) Portfolio Management**
- (d) All of the above**





**86. Among the below mentioned, under which of the criteria the pre-issue function can be subdivided?**

- (a) issue through prospectus, offer and private placement**
- (b) marketing and underwriting**
- (c) pricing of issues.**
- (d) All of the above**

**D**



**87. Section \_\_\_\_\_ of BR Act states 'No firm, individual or group of individuals shall, for the purpose of carrying on any business, use as part of its or his name any of the word's "bank", "banking" or "banking company".'**

**(a) 7(1)**

**(b) 7(2)**

**(c) 2(a)**

**(d) 10(f)**





**88. As per Section \_\_\_\_\_ of the BR Act, banking is 'the accepting, for the purpose of lending or investment, of deposits of money from the public, repayable on demand or otherwise and withdrawable by cheque, draft, order or otherwise.**

**(a) 5 (1) (b)**

**(b) 5 (1) (a)**

**(c) 5 (1) (d)**

**(d) 5 (2) (b)**





**89. Among the below mentioned which of the following section of RBI Act deals with Scheduled Banks to Keep Cash Reserves with RBI (Cash Reserve Ratio - CRR)?**

- (a) Section 30**
- (b) Section 33**
- (c) Section 34**
- (d) Section 42**

**D**



**90. No banking company shall hold any immovable property howsoever acquired for more than \_\_\_\_\_ years from the acquisition thereof.**

- (a) 5**
- (b) 7**
- (c) 10**
- (d) 12**

**B**



**91. Among the below mentioned statements which of the following is not a correct statement about IFCI?**

- (a) IFCI provided advisory services in the areas of projects, infrastructure, corporate finance, investment banking, and corporate restructuring.**
- (b) It provided customised services, in areas of investment appraisals, corporatisation, disinvestment, business restructuring, bid-process management, and formation of joint ventures.**
- (c) It also acts as a catalyst, in channelizing foreign direct investments (FDIs) and provided a range of services, to prospective foreign investors.**
- (d) IFCI doesn't provided consultancy services, on certain policy-related technical and financial matters to regulatory agencies in different infrastructure sectors, namely, electricity, telecom, oil and gas, insurance, and education.**





**92. SHGs are small informal group of \_\_\_\_\_ individuals, who are homogenous with respect to social and economic background and come together voluntarily, for promoting savings habit among members and for a common cause to raise and manage resources, for the benefit of group members.**

- (a) 5-6**
- (b) 10-20**
- (c) 20-25**
- (d) 25-35**

**B**



**93. No loan related and ad hoC service charges/inspection charges should be levied on priority sector loans up to Rs \_\_\_\_\_. In the case of eligible priority sector loans to SHGs/ JLGs, this limit will be applicable per member and not to the group as a whole.**

- (a) 10000**
- (b) 20000**
- (c) 25000**
- (d) 30000**





**94. MGCs are financial institutions for which, at least \_\_\_\_\_% of the business turnover is mortgage guarantee business or at least 90% of the gross income is from mortgage guarantee business, with net owned funds at Rs 100 crores, at the time of commencement of business**

- (a) 50**
- (b) 75**
- (c) 90**
- (d) 100**





**95. Among the below mentioned statement in context to Insurance, which of the following is an incorrect in context to Insurance?**

- (a) Insurance can be defined as a contract between two parties, where one (the insurer) promises the other to indemnify or make good any financial loss suffered by the latter (the insured), in consideration for an amount received by way of 'premium'.**
- (b) The contract of insurance is referred to as the 'insurance policy'.**
- (c) Losses can be determined beforehand, but can be reimbursed if and when they occur, through insurance.**
- (d) The insurance environment consists of insurance companies, insurance intermediaries and the insurance regulator - the Insurance Regulatory and Development Authority of India (IRDAI).**





**96. In \_\_\_\_\_, the Government set up a committee under the chairmanship of Shri R N Malhotra, former Governor of RBI, to propose recommendations for reforms in the insurance sector. The objective was to complement the reforms initiated in the financial sector.**

- (a) 1991**
- (b) 1993**
- (c) 1995**
- (d) 1997**

**B**



**97. Under section \_\_\_\_\_ of the Insurance Act 1938, every insurer is obliged to reinsure with Indian reinsurer(s), a certain percentage of the sum insured, on each general insurance policy as specified by IRDA.**

- (a) 101A**
- (b) 102B**
- (c) 103C**
- (d) 101D**





**98. Among the below mentioned how many times, at the minimum, does the Monetary Policy Committee meet in a year?**

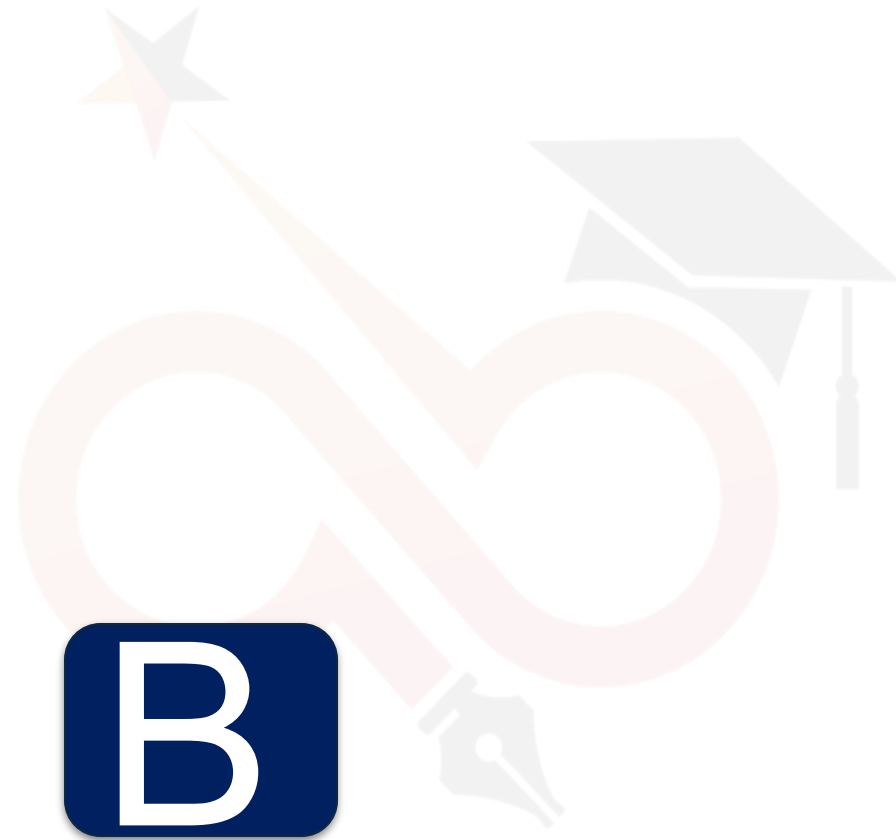
- (a) 4**
- (b) 6**
- (c) 10**
- (d) 12**

**B**



**99. \_\_\_\_\_-is the proportion of net demand and time liabilities that banks must maintain in high quality liquid assets, such as government securities, cash and gold.**

- (a) CRR**
- (b) SLR**
- (c) SCB**
- (d) MPD**





**100. A State Government account can be in overdraft, for a maximum \_\_\_\_\_ consecutive working days, within an overall limit of 36 days, in a quarter**

- (a) 7**
- (b) 10**
- (c) 14**
- (d) 21**



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