

JAIIB MAY 2025

PPB MARATHON -1

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1. Each bank's branch, participating in NEFT, has been assigned a unique _____

- A. MICR code
- B. IFSC code
- C. SWIFT code
- D. Branch code



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2. Which guidelines does not apply to transactions at WLAs.

- (a) General guidelines governing the operations of the bank-operated ATMs
- (b) Guidelines on compensation for failed ATM transactions
- (c) Guidelines on five free transactions in a month for using other bank ATMs
- (d) All of the above guidelines apply to transactions at WLAs



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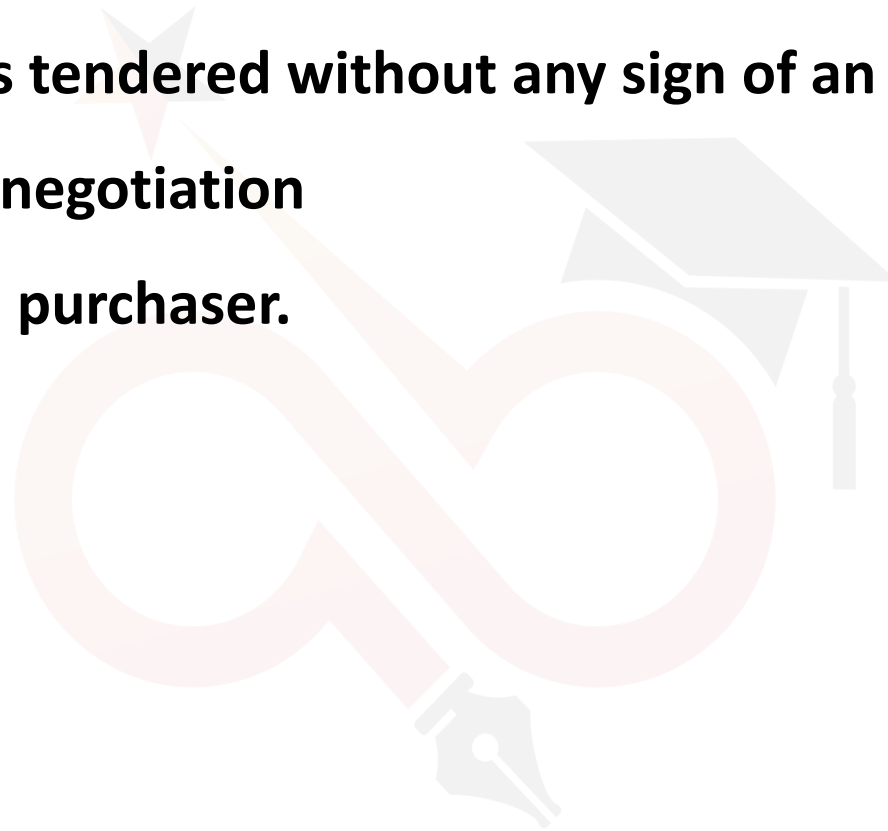


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3. Refund on cancellation of a DD/BC is made if _____

- A. the original instrument is tendered without any sign of an endorsement or any special crossing or any traces of negotiation
- B. on proper identity of the purchaser.
- C. **Both the above**
- D. None of the above



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4. EBT functions on _____ model.

- A. one district – one bank – one leader bank
- B. one district – many banks – two leader banks
- C. one district – many banks – one leader bank
- D. two districts – many banks – one leader bank



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5. _____ is the regulatory body created to promote, protect and enforce the rights of consumers.

- a) Consumer Protection Council
- b) **Central Consumer Protection Authority**
- c) Consumer Mediation Cell
- d) Consumer Dispute Redressal Commission



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6. Which of the following statements is false with respect to Branch Level Customer Service Committee?

- a) It should include at least a senior citizen.
- b) It should meet quarterly to study complaints/ suggestions
- c) It should submit quarterly reports giving inputs/ suggestions to the Standing Committee on Customer Service
- d) It should be strengthened with greater involvement of customers.



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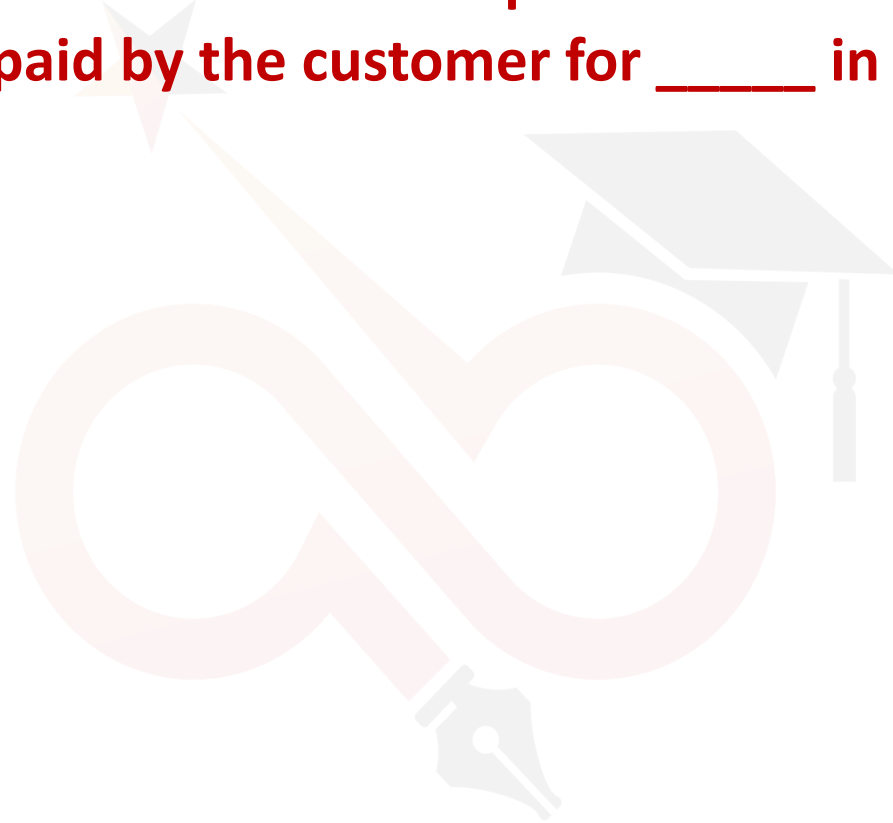
7. Banks shall have the discretion to break open a locker following due procedure if the rent has not been paid by the customer for _____ in a row, after due notice and giving adequate time.

A. two years

B. three years

C. five years

D. four years



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8. _____ is the 'Enabling Framework for Regulatory Sandbox'.

- (a) A regulatory program for banks to test new products and services with customers in a live environment**
- (b) A framework to increase regulatory compliance in financial institutions**
- (c) A framework to prevent FinTech innovations**
- (d) A regulatory program for customers to comply guidelines by RBI**



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9. Which of the following statements is false with respect to engagement of BFs/BCs?

- A. BC/BF can charge from customers directly for services on behalf of the bank.
- B. The transactions by BCs should normally be put through ICT devices seamlessly integrated to the CBS of the bank.
- C. A company engaged as BC by more than one bank, the customer database and account details of both should be kept separate.
- D. Cash collected by BCs to be acknowledged by a receipt on behalf of the bank.



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10. _____ is the difference between Ordinary Term deposits and Special Term deposits.

(a) There is no difference between Ordinary Term Deposit and Special Term Deposit

(b) Interest is paid on maturity in Ordinary Term Deposit, while it is paid periodically in Special Term Deposit

(c) Interest is paid periodically in Ordinary Term Deposit, while it is paid on maturity in Special Term Deposit

(d) Overall income earned in Ordinary Term Deposit is more than Special Term Deposit



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11. Cash-out at any ATM of more than ten hours in a month attracts a flat penalty of Rs. _____per ATM.

A. 5,000

B. 10,000

C. 20,000

D. 25,000



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12. Customer is entitled to zero liability in case he informs the bank regarding unauthorised electronic banking transactions within _____ days in case there is third-party breach.

- a) **Three**
- b) **Four**
- c) **Five**
- d) **Seven**



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13. In terms of Section 15(1) of Credit Information Companies (Regulation) Act, 2005, every credit institution has to become a member of at least one Credit Information Company within a period of _____ months from commencement of the Act

- a) Two
- b) Three
- c) Five
- d) Twelve



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14. RBI constituted the Committee on Procedures and Performance Audit of Public Services under the Chairmanship of _____ to address the issues relating to availability of adequate banking services.

- a) C. Rajagopalachari
- b) Urijit Patel
- c) **S.S. Tarapore**
- d) Dr. Rangarajan



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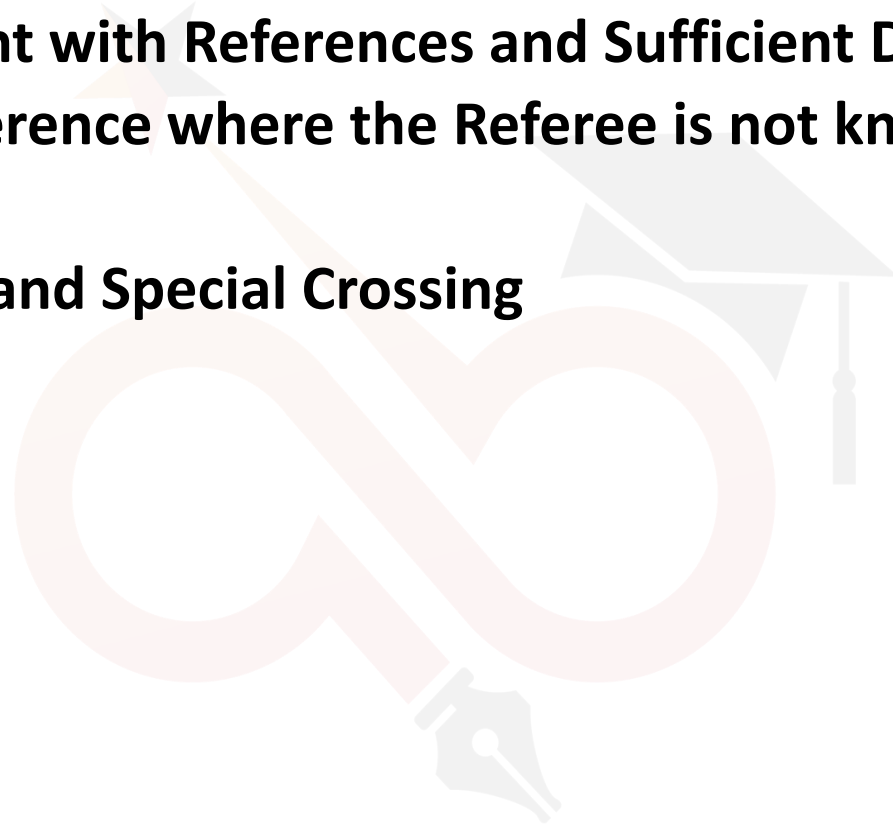


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15. Which of the following are the duties of collecting bank?

- A. Duty to Open the Account with References and Sufficient Documentary Proof
- B. Duty to Confirm the Reference where the Referee is not known or has given Reference in Absentia
- C. Duty to Ensure Crossing and Special Crossing
- D. All of the above



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16. After BCSBI discontinued its operations, RBI has since set up _____ department.

- a) Consumer Literacy and Awareness Department
- b) Consumer Education and Protection Department
- c) Consumer Rights and Duties Department
- d) Consumer Grievances Redressal Department



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17. The customer should first approach the _____ in case of any grievance.

- a) help desk of the branch/bank
- b) code compliance officer of bank
- c) ombudsman
- d) None of the above



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18. Under CTS process _____ image(s) is/are to be taken of each cheque.

a) Two

b) One

c) Three

d) Four



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19. What is the role of the IT team in a bank or financial institution?

- (a) They are the custodians of the information of its customers/dealings/activities
- (b) They are responsible for making profits for the organization
- (c) They are responsible for managing the human resources of the bank
- (d) They are responsible for marketing the products and services of the bank



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20. _____ is an example of an illegal practice that an ethical organization would not adopt.

- (a) Hiving off profitable businesses
- (b) Insider trading
- (c) Layoffs
- (d) Closing down unprofitable businesses



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21. In case, no rate is specified in bank's Cheque Collection Policies (CCP) for delay in realisation of local cheques, compensation at _____ rate should be paid for the corresponding period of delay.

- a) **SB interest**
- b) T.D interest
- c) R.D interest
- d) None of the above



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22. What are the constraints to the rapid widespread adoption of mobile banking channels?

- (a) Lack of availability of banking agents in unbanked areas
- (b) Concerns about security aspects and complexity
- (c) Lack of interest among customers
- (d) High cost of mobile phones and internet connections



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23. Which of the following statements is false in respect of customer's obligations towards bank?

- A. Not to allow any third party to use own bank account for its transactions.**
- B. Not to provide any personal or account related information, including User ID password, OTP**
- C. Not to click on any link received through emails, sms, etc. for accessing the bank's website.**
- D. Not to sign all cheques or forms or letters to the bank as per the specimen signature provided to the bank.**



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24. In which situation does deferred payment emerge as a solution?

- (a) When the buyer/importer wants to import low-valued goods
- (b) When the buyer/importer requires short-term credit
- (c) When the amount involved is substantial and short-term credit is not of help
- (d) When the seller/exporter requires immediate payment



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25. Which of the following statements is false in respect of Duplicate keys?

- a) The box of duplicate keys should be kept in safe custody with another local branch of the same bank, or of another bank.
- b) The box of duplicate keys should be kept in safe custody with same branch of the same bank.
- c) Duplicate keys must be withdrawn from safe custody and rotated once in every year
- d) All instances of withdrawal of duplicate keys from safe custody and replacing keys in safe custody should be advised to the Head Office.



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26. Which of the following statements is false in respect of branch layout?

- a) The Branch Manager's cabin should preferably be in a corner facilitating clear view of the entire banking hall, and near to the main entrance
- b) Strong room/safe should be out of the public view.
- c) The cashiers' cabin should be close to entry/exit.
- d) The branch should be in proximity to Police Station



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27. BCSBI had in collaboration with the Indian Banks' Association (IBA), not evolved and issued which of the codes?

- A. Code of Bank's Commitment to Customers**
- B. Code of Bank's Commitment to Micro and Small Enterprises (MSE Code)**
- C. Code of Bank's Commitment to Agriculture Labours**
- D. None of the above**



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28. For every transaction involving _____ or more pieces of counterfeit notes, a FIR on prescribed format along with the counterfeit notes is filed immediately by the Nodal Bank Officer with the local police authorities .

- A. Two**
- B. Three**
- C. Four**
- D. Five**



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29. Which of the following statements is false with respect to Garnishee Order?

- A. Garnishee Order issued in a single name does not apply to accounts in the joint names of judgement debtor with another person(s).
- B. if Garnishee Order is issued in joint names, it will not apply to individual accounts of the same debtors.
- C. When a court issues an order attaching the credit balance in the account of a customer, the bank on receipt of such an order is prohibited from honouring cheques drawn by the customer on the account
- D. On receipt of garnishee order the bank should immediately stop debit operations in the account attached and intimate the customer of the order and the resultant stoppage of the operation in the account.



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30. RBI has decided that the cost of redress of complaints be recovered from those banks against whom the maintainable complaints in the OBOs exceed _____

- A. their peer group average**
- B. their deposits**
- C. their overall complaints of last F.Y.**
- D. two times the no. of branches**



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31. _____ are entities which are authorised by the RBI to carry out specified non-trade related current account transactions, all the activities permitted to Full Fledged Money Changers etc.

A. Authorised Dealer Category I

B. Authorised Dealer Category II

C. Authorised Dealer Category III

D. None of the above



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32. Foreign Currency Account can be held or maintained in currency of _____

- A. India
- B. Nepal
- C. U.S.
- D. Bhutan



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33. Fixed deposits of Rs. _____ and above in case of RRBs have been categorized as 'Bulk Deposits' by RBI.

A. 15 lakhs

B. 50 lakhs

C. 1 crore

D. 2 crores



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34. What is the main difference between a Red Clause Letter of Credit and a Green Clause Letter of Credit?

- (a) Red Clause Letter of Credit allows for advances to cover storage at the port of shipment
- (b) Green Clause Letter of Credit allows advance only for purchasing raw materials.
- (c) Green Clause Letter of Credit allows for pre-shipment advance and insurance also
- (d) Both are same



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35. Not permanently resident is a person resident in India for employment the duration of which is not more than _____

A. three years

B. five years

C. seven years

D. six years



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36. _____ is a variant of reinvestment deposits, and are issued at a discounted value at the rate applicable on the TD of similar tenor and amount.

- A. Cash certificate**
- B. Certificate of deposit**
- C. Annuity deposit**
- D. Recurring deposit**



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37. _____penal charges for shortfall in minimum balance should be levied on inoperative accounts.

A. Rs 500

B. Rs. 50

C. Rs 100

D. Nil



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38. What should be ensured while giving loans against specific stock, according to the precautions for an advance against goods?

- (a) The loans should be given for short periods**
- (b) The loan should be given for longer tenures**
- (c) Loan against specific stocks should be avoided**
- (d) None of the above**



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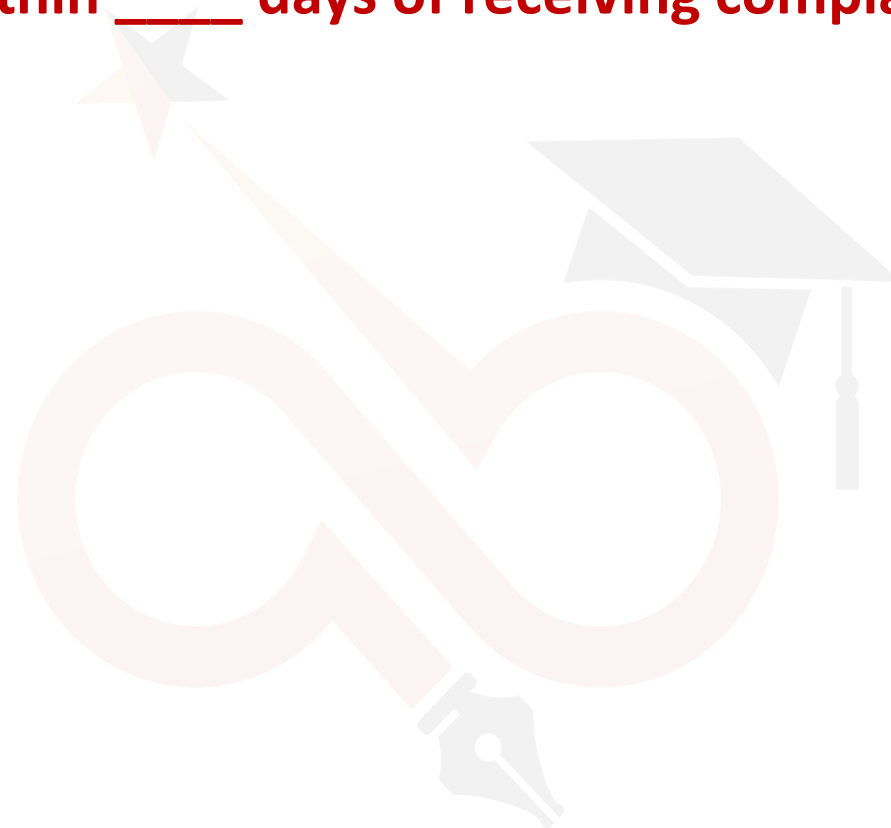
39. Complaint that cannot be resolved at the branch level should be referred to the Regional/ Zonal Office, within _____ days of receiving complaint.

A. Five

B. Seven

C. Twelve

D. Fourteen



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40. In accounts of minors operated by guardian, nomination should be made by

_____.

A. Minor

B. Guardian authorised to operate

C. Any of the above

D. Both Minor and guardian Jointly



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