

**JAIIB MAY 2025**

**PPB MARATHON -2**

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41. \_\_\_\_\_ is the investigation and prosecuting authority for money laundering crime that can track and attach assets related to money laundering.

- (a) FIU-Ind
- (b) ED
- (c) Special Courts
- (d) RBI



42. The unsecured exposures, which are identified as 'substandard' would attract provision of \_\_\_\_\_ on the outstanding balance.

- a) 10%
- b) 15%
- c) 25%
- d) 40%



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**43. Direct advances to agriculture and SME under standard assets category requires provision at the rate of \_\_\_\_\_.**

- (a) 0.40 per cent**
- (b) 0.10 per cent**
- (c) 1.00 per cent**
- (d) 0.25 per cent**



**44. Any existing SB account(s) in bank should be closed within \_\_\_\_\_ days from the date of opening a BSBDA.**

**a) Seven**

**b) Thirty**

**c) Twelve**

**d) Sixty**



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#### 45. Which of the statements is false regarding SEP-I loan?

- a) The maximum project cost is ₹1,00,000.
- b) For loans up to ₹50,000, no margin money is required.
- c) The repayment period is 5–7 years, with a moratorium of 6–18 months.
- d) The loan can be a cash credit or a term loan.



46. Payment Banks need to have at least \_\_\_\_\_ of physical access points including BCs in rural centres.

a) 10%

b) 15%

c) 25%

d) 50%



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47. \_\_\_\_\_ is/are used to verify the identity of the customer in banks.

(i) Letter issued by National Population Register

(ii) Permanent Account Number

(a) Only (i)

(b) Only (ii)

(c) Both (i) & (ii)

(d) None of these



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**48. The National Centre for Financial Education (NCFE) was set up in 2013 with support from all the financial sector regulators except \_\_\_\_\_ .**

- A. RBI**
- B. SEBI**
- C. NABARD**
- D. IRDAI**



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#### 49. Choose the correct option with respect to BSBDA.

- (a) A person can have only one BSBDA in the banking system**
- (b) A person can have four BSBDA in the banking system**
- (c) A person can have three BSBDA in the banking system**
- (d) A person can have two BSBDA in the banking system**



50. \_\_\_\_\_ establishes a District Consumer Disputes Redressal Commission in each district.

- a) Central government
- b) State government
- c) District Collector
- d) None of the above



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**51. What are the rights conferred on the bank as per courts' pronouncements or specific provisions of law?**

- A. Right to General Lien**
- B. Right of set-off**
- C. Right to charge interest or commission**
- D. All of the above**



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**52. Which of the following is related to money market instrument?**

**(i) Certificate of Deposits (CDs)**

**(ii) Commercial Papers**

**(a) Only (i)**

**(b) Only (ii)**

**(c) Both (i) & (ii)**

**(d) None of these**



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**53. Mr. Z has availed a clean overdraft from a bank. He has certain fixed deposit with the bank. He also has a safe deposit locker with the bank. Which of the following is the correct position?**

- A. The bank has general lien only on the fixed deposit.**
- B. The bank has no lien either on the fixed deposit or the contents of the safe deposit locker.**
- C. The bank has general lien over both the fixed deposit and also the safe deposit locker contents.**
- D. The bank has general lien only on the contents of the locker.**



**54. NARCL has been set up with a strategic initiative to clean up the legacy stressed assets with an exposure of Rs \_\_\_\_\_ and above in the Indian Banking system.**

- a) 100 crores**
- b) 500 crores**
- c) 50 lakhs**
- d) 1 crore**



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**55. Which of the following statements is true in case of Limited Liability Partnership account?**

- A. For opening an account of LLP, Resolution by the Designated Partners is required.**
- B. LLP is not affected by changes in partners due to any reason, including resignation or death.**
- C. The partners will not be personally liable for any dues that may occur.**
- D. All of the above**



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**56. Form \_\_\_\_\_ is required for cancellation of the said nominations to be made by the depositors.**

- A. DA-1**
- B. DA-2**
- C. DA-3**
- D. DA-4**



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**57. Public Ltd company requires a minimum of \_\_\_\_\_ members for incorporation.**

- A. two**
- B. three**
- C. five**
- D. seven**



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**58. The person for whose benefit, the confidence is accepted in trust is called the \_\_\_\_.**

- A. Author of trust**
- B. Trustee**
- C. Beneficiary**
- D. None of the above**



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**59. There is no restriction on opening current accounts or on providing CC/OD facility in case of borrowers, where the exposure of the banking system is less than \_\_\_\_\_**

- A. 10 crores**
- B. 15 crores**
- C. 5 crores**
- D. 1 crore**



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**60. In accounts of non-face-to-face customer with OTP based e-KYC of Aadhaar, if OVD is not submitted/ CDD procedure not completed within \_\_\_\_\_, a deposit account will be closed**

- A. 3 months**
- B. 6 months**
- C. 1 year**
- D. 2 years**



61. \_\_\_\_\_ code will help a bank to identify customers, track the facilities availed by them, monitor their financial transactions in a holistic manner.

- A. UAIC
- B. UBIC
- C. UCIC
- D. UDIC



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62. All necessary records of transactions between the bank and the customer, both domestic and international should be preserved for at least \_\_\_\_\_ from the date of transaction.

- A. 1 year
- B. 2 years
- C. 3 years
- D. 5 years



**63. RBI has advised that duplicate demand draft is to be issued within a \_\_\_\_\_**

- A. fortnight**
- B. Seven days**
- C. One months**
- D. Two months**



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64. NEFT system facilitates one-way funds transfer from India to \_\_\_\_\_.

- A. Bhutan
- B. Bangladesh
- C. Nepal
- D. Sri Lanka



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**65. Banks are required to report to FIU-IND any suspicious transaction noticed by them, within \_\_\_\_\_ of establishing suspicion.**

- A. 5 days
- B. 7 days
- C. 14 days
- D. A month



66. A \_\_\_\_\_ gives the right to retain possession only of the goods in respect of which the charges or dues have arisen.

A. Power of attorney

B. Mandate

C. Particular Lien

D. General lien



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67. \_\_\_\_\_ is the principal financial institution for the promotion, financing, and development of the MSME sector.

- (a) RBI
- (b) SIDBI
- (c) NABARD
- (d) None of these



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**68. Which of the following can be used by an individual to get a loan from a bank?**

- (a) Shares**
- (b) Convertible bonds**
- (c) Units of equity-oriented mutual funds**
- (d) All of these**



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**69. The provisions of SARFAESI Act apply to outstanding loans above Rs. \_\_\_\_\_ which are classified as Non-Performing Assets (NPA).**

- A. 1 lakh
- B. 50,000
- C. 25,000
- D. 2,00,000



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**70. The Legal Services Authorities Act, 1987 provided a quasi-judicial forum as a fast-channel for handling disputes among various parties. For banks and financial institutions for loans up to Rs. \_\_\_\_\_ this channel can be availed.**

- a) 10 lakh
- b) 20 lakhs
- c) 5 lakh
- d) 25 lakhs



71. The period stipulated in SARFAESI Act for filing details of security interest with Central Registry is \_\_\_\_\_.

- (a) 30 days
- (b) 25 days
- (c) 45 days
- (d) 60 days



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**72. When banks give home loans, the nature of charge created is \_\_\_\_\_.**

- (a) Hypothecation
- (b) Mortgage
- (c) Assignment
- (d) pledge



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**73. Under Co-lending model, NBFCs shall be required to retain a minimum of \_\_\_\_\_ share of the individual loans on their books.**

- a) 10%
- b) 15%
- c) 20%
- d) 25%



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**74. Tokenization is known as \_\_\_\_\_.**

- (a)The procedure of blocking a lost card**
- (b)The process of replacing actual card details with an alternate code**
- (c)The procedure of shaving an FIR**
- (d)All of the above**

**75. What approach should bank follow to deal with conflicts of interest?**

- (a) Full disclosures to the affected parties so that they are aware of the potential impact**
- (b) Identifying and preventing such conflicts**
- (c) Setting up institutional controls and mechanisms for handling these as per the degree of potential risks**
- (d) All of the above**

**76. The stage of Money Laundering involves deploying the money in legal business activity is known as \_\_\_\_\_.**

- (a) Integration**
- (b) Layering**
- (c) Placement**
- (d) None of these**

**77. All the below bank accounts can be held by Indians in Foreign Currency except \_\_\_\_\_.**

- (a) Exchange Earner's Foreign Currency Account**
- (b) Resident Foreign Currency (Domestic) Account**
- (c) Non-Resident (External) Rupee Account Scheme**
- (d) Resident Foreign Currency Account**

78. \_\_\_\_\_ account is a current account, usually held by exporters or businesses earning foreign currency, that allows them to hold and manage foreign currency earnings without immediately converting them to Indian Rupees.

- (a) Exchange Earner's Foreign Currency Account
- (a) Resident Foreign Currency (Domestic) Account
- (b) Non-Resident (External) Rupee Account Scheme
- (c) Resident Foreign Currency Account

**79. The documents are necessary to be procured for which reasons?**

- (a) To identify the borrower**
- (b) To identify the security**
- (c) To have a written evidence of the transactions of lending made by the bank**
- (d) All of the above**

**80. Bank's exposure to Indian Joint Ventures/Wholly-owned Subsidiaries abroad subject to a limit of \_\_\_\_\_ of banks' unimpaired capital funds**

- a) 15%
- b) 25%
- c) 20%
- d) 30%

**81. Which of the following best describes spurious goods?**

- (a) Goods that are claimed to be of superior quality**
- (b) Goods that are genuine and accurately claimed to be so**
- (c) Goods that are not genuine but are claimed to be so**
- (d) Goods that are genuine but not claimed to be so**

82. \_\_\_\_\_ is the law that governs the liabilities and rights of parties to a bill of exchange.

- (a) The Companies Act, 2013
- (b) The Negotiable Instruments Act, 1881
- (c) The Indian Contract Act, 1872
- (d) The Sale of Goods Act, 1930

83. MSE units having working capital limits of up to Rs. 5 crores from the banking system are to be provided working capital finance computed on the basis of \_\_\_\_\_ of their projected annual turnover.

- a) 20%
- b) 25%
- c) 15%
- d) 10%

**84. Why is it is important for IS auditors to understand the nature of controls?**

- (a) To determine the effectiveness of the controls**
- (b) To identify the policies and procedures in place**
- (c) To ensure that the controls are reliable from a system's point of view**
- (d) All of the above**

**85. Which of the following statements is false with respect to power of attorney?**

- a) General POA gives power to sign cheques, stop payment of cheques, and to sign borrowing documents, on behalf of the principal.
- b) The Agent can revoke the POA at any time for future transactions.
- c) It is a stamped document and is executed in the presence of a Notary Public
- d) All of the above



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