



CAIIB JUNE EXAM 2025

2 HOURS NON STOP

MARATHON

ABM

Class-2



26 MAY 2025



09:00 PM

LIVE



STREAMING

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Q.67. Employee behaviour such as daydreaming, forgetfulness, absenteeism etc. can be analysed by using which of the following:

- a. Social learning theory**
- b. Trait theory**
- c. Psycho- analytical theory**
- d. Self concept theory**



- **Freudian concept of unconscious, subconscious and conscious nature of personality**
- **Human behaviour and motivation are the outcome of psychoanalytic elements, namely, id, the ego, and the super ego**
- **Id is the foundation of the unconscious. It strives for sexual pleasure and other biological pleasures.**
- **Ego is conscious in nature and relates our conscious urges to the outside world. It keeps the id in check through the realities of the external environment**
- **The super ego is the higher level restraining force and can be described as the conscience of the person**

Q.68. Each stage in Erikson's model of psychosocial development can be characterized by:

- a. An achievement scale of growth**
- b. A period of creative tension**
- c. A different psychological crisis**
- d. B & C**



- **Life Stages is given by Erik Erikson.**
- **Divided the life into eight stages of which four are in the childhood and four in the adulthood.**
- **The adulthood stages are relevant to understand what individuals expect in organizational careers.**
- **1st stage in adulthood is: Adolescence:**
- **2nd: Young Adulthood:**
- **3rd : Adulthood**
- **4th : Maturity:**

Q.69. Which of the following stages describing the concept of personality, as identified by Erikson is/ are correct

- 1. Autonomy vs Shame & Doubt**
- 2. Initiative vs. Integrity**
- 3. Growth vs. Industry**

- a. 1 only**
- b. 1 to 3**
- c. 1 & 3**
- d. 2 & 3**



- **Stage 1: Trust versus Mistrust**
- **Stage 2: Autonomy versus Shame and Doubt**
- **Stage 3: Initiative versus Guilt**
- **Stage 4: Industry versus Inferiority**
- **Stage 5: Identity versus Role Diffusion**
- **Stage 6: Intimacy versus Isolation**
- **Stage 7: Growth versus Stagnation**
- **Stage 8: Integrity versus Despair**

Q.70. The positive changes in behaviour affect the functioning of the organisation. This can be expressed in terms of financial benefit or return or training investment to the organisation.

This evaluation is called

- a. Learning level**
- b. Behaviour level**
- c. Reaction Level**
- d. Functioning level**



- **Step 4: Evaluation of Training**
- **The primary purpose of evaluation is to improve training by discovering whether the training processes have been successful in achieving their objectives.**
- **Most commonly evaluation is done at four levels as the processes**
 - (1) Reaction Level**
 - (2) Learning Level**
 - (3) The behavior Level**
 - (4) Functioning Level: The changes in behaviour on the job affect the functioning of the organization. This can be measured by indices which generally are expressed in terms of financial benefits or return on training investment.**

Q.71. Andragogy i.e. Adult learning is more _____

- a. Teacher centric**
- b. Subject centric**
- c. Object centric**
- d. Learner centric**



Q.72. The parent ego state is the result of the message conditioning, the people receive from their _____ during the childhood.

- a. Parents**
- b. Elders**
- c. Teachers & others**
- d. All of these**



Q.73. _____ parent is that part of a person which is understanding and caring about other people and _____ parent behaviour criticizes others for their undesirable behaviour.

- a. Nurturing & critical**
- b. Critical & nurturing**
- c. Nurturing & Nurturing**
- d. Critical & critical**



- **Eric Berne defined the ego states**
- **The terms parent, adult, child are related to orientations an individual has.**
- **1. The parent ego state regulates behaviour and nurtures it, More of ethical, conscientious behaviour and influenced by preaching's from parents and elders**
- **2. The adult ego state collects information and processes it. More of a analytical, rational and practical orientation**
- **3. The child is concerned with creativity, curiosity, reactions to others and adjusting behaviour. More of instinctive behaviour with motive of enjoyment**

- **There are two kinds of Parent ego:**
- **(1) Nurturing parent and**
- **(2) Critical parent.**
- **Nurturing parent is that part of a person which is understanding and caring about other people.**
- **Critical parent behaviour criticizes others for their undesirable behaviour. When a person is in critical parent ego state he is very much evaluative and judgmental and makes others to feel that they are not OK.**

Q.74. Which of the following part of child ego involves in 'thinking' part of child.

- a. Adopted Child**
- b. Natural Child**
- c. Little Professor**
- d. Any of these**



- **The child ego state can be classified into Adopted child, Natural child and Little Professor.**
- **The part of child state which adapts to what must be done to others to get along.**
- **A natural child tries to enjoy every bit and take the things as they come.**
- **The little professor is the 'thinking' part of child. It is creative, intuitive, imaginative and does experimentation. He dreams up new ideas. The compatibility of people largely depends on the ego states of interacting people**

75. Which of the following is a subcategory of operational risk in Compliance culture:

I. Human error (accidental or otherwise)

II. Systems, processes, and procedures

III. External events

(a) I, II, and III

(b) I and II only

(c) II only

(d) II and III only



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76. SSI units having working capital limits of up to ____ from the banking system are to be provided working capital finance computed on the basis of ____ of their projected annual turnover.

- a. 5 cr, 10%**
- b. 5 cr, 20%**
- c. 10 cr, 10%**
- d. 10 cr, 20%**

B

Q.77. In VUCA environment, what does the C stands for

- a. Control**
- b. Collection**
- c. Complexity**
- d. Charges**



V – Volatility
U- Uncertainty
C- Complexity
A- Ambiguity

Q.78 Match the following:

- | | |
|---|---|
| 1. desire to be outstanding in the field – | i. Security competence |
| 2. indicate that they will be able to rise in the management hierarchy – | ii. Technical/ Functional competence |
| 3. Tying themselves to a particular organization or geographical location- | iii. Autonomy competence |
| 4. prefer to maintain their freedom. – | iv. Managerial competence |

- a. 1 – ii, 2 – iv, 3 – I, 4 – iii**
- b. 1 – ii, 2 – iv, 3 – iii, 4 – i**
- c. 1 – iv, 2 – iii, 3 – I, 4 – ii**
- d. 1 – ii, 2 – i, 3 – Iv, 4 – iii**



Q.80. Frederick Taylor gave the concept of _____

- a. Division of labour**
- b. Time & motion study**
- c. Both a & b**
- d. None of these**



- **The beginning of these two perspectives can be seen in the work of Robert Owen (1771–1858) and Charles Babbage (1792–1871).**
- **Owen, a manager by profession, claimed that a manager’s best investment was in his workers (‘vital machines’ as he called them).**
- **He believed in providing better conditions for workers which he thought would result in higher productivity.**
- **Babbage, a professor of mathematics, was an early advocate of division of labour.**
- **He believed in applying scientific principles to work processes to increase productivity and reduce expenses.**

81. Learning occurs when learners have the freedom to learn, what is particularly relevant to their personal life situation. It is stated by which of the following theory:

- (a) mechanistic theories**
- (b) cognitive theories**
- (c) organismic theories**
- (d) behaviourist theories**



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Knowles (Nadler, 1984) categorises them in three sets as follows:

- 1. Mechanistic (or behaviourist) Theories:** These theories hold that the learner is passive in the process of learning. If one introduces an input (stimulus) into a human being, you will get a predetermined response. In other words, learning occurs only when a learner is conditioned to give the 'right' response to a given stimulus.
- 2. Cognitive Theories:** These theories equate man with his brain; based on the proposition that one thing that distinguishes human beings from other living things is that they possess brains that are capable of critical thinking and problem solving. The purpose of learning therefore is to teach the brain to engage in such critical thinking and problem solving.



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3. Organismic (or Humanistic) Theories: These theories hold that learning occurs only when learners have the 'freedom to learn' what is particularly relevant to their personal life situation. The purpose of learning is to encourage each individual to develop his or her full, unique potential. When we examine the training and development function in the organisational context it



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82. A branch manager who believes in work ethic tends to voice his attitude towards a particular individuals or work practices as a means to reflect this value. As part of the functions served by the attitude, it falls under:

- (a) the adjustment functions**
- (b) the ego-defensive function**
- (c) the value-expression function**
- (d) the knowledge functions**



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(a) The Adjustment Function (Utilitarian Function)

- Helps people gain rewards and avoid punishments.
- Example: Preferring a brand because it gives good discounts.

(b) The Ego-Defensive Function

- Helps protect self-esteem or justify actions that make us feel guilty.
- Example: Blaming external factors for failure to preserve self-image.

(c) The Value-Expressive Function

- Allows individuals to express core values and beliefs.
- Example: Supporting eco-friendly products to reflect concern for the environment.

(d) The Knowledge Function

- Helps organize and structure understanding of the world.
- Example: Attitudes that simplify decision-making by categorizing things as good or bad.



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83. When an individual is of the view that whatever has happened in his life, it was due to external events or luck, this is called as?

- (a) external locus of control**
- (b) locus of control**
- (c) internal locus of control**
- (d) beyond control locus**



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84. The concept of life positions i.e. I am OK, you are OK, are given by?

- (a) Harris**
- (b) Eric Benson**
- (c) Hersey Blanchard**
- (d) Peter Drucker**



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Harris called these combinations as Life Positions.

These life positions are described in terms of Okayness. Thus, the individuals are either OK or NOT OK.

Four life positions can be described as:

- 1. I am OK you are OK (both have value)**
- 2. I am OK you are NOT OK (I have value but you don't have value)**
- 3. I am NOT OK you are OK (You have value but I don't have value)**
- 4. I am NOT OK you are NOT OK (neither person have value)**



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85. Which of the following factors falls in personal factors so far, the influence on behaviour of an individual is concerned:

- (a) cultural, social, economic factors**
- (b) age, sex and education**
- (c) personnel policies, reward and compensation system**
- (d) values, perception and attitude**



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- **Environmental Factors: (a) Economic, (b) Social (norms and cultural values), and (c) Political;**
- **Personal Factors: (a) Age, (b) Sex, (c) Education, (d) Abilities, (e) Marital Status, (f) No. of dependants;**
- **Organizational Factors: (a) Physical Facilities, (b) Organization Structure and Design, (c) Leadership, (d) Compensation and Reward System; and**
- **Psychological Factors: (a) Personality, (b) Perception, (c) Attitudes, (d) Values. (e) Learning.**



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86. According to ERG theory, there are ____ sets of needs in the organisations.

- (a) 2
- (b) 3
- (c) 4
- (d) 5

B



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This theory is based on existence, relatedness and growth.

ERG theory was advanced by Clayton Alderfer.

The ERG theory has identified the needs into following three categories:

1. Existence Needs: Existence needs relate to the basic survival of human beings. They are similar to the physiological and safety needs suggested by Maslow. Monetary rewards, working conditions, job security, incentives are some of the examples of existence needs.

Related Needs: individual has a natural desire to develop social relationships. He wishes to belong with others and develop friendship and warmth relationships. He gives importance to interpersonal belongingness. He wants to identify and get recognition for himself. These needs are related needs.



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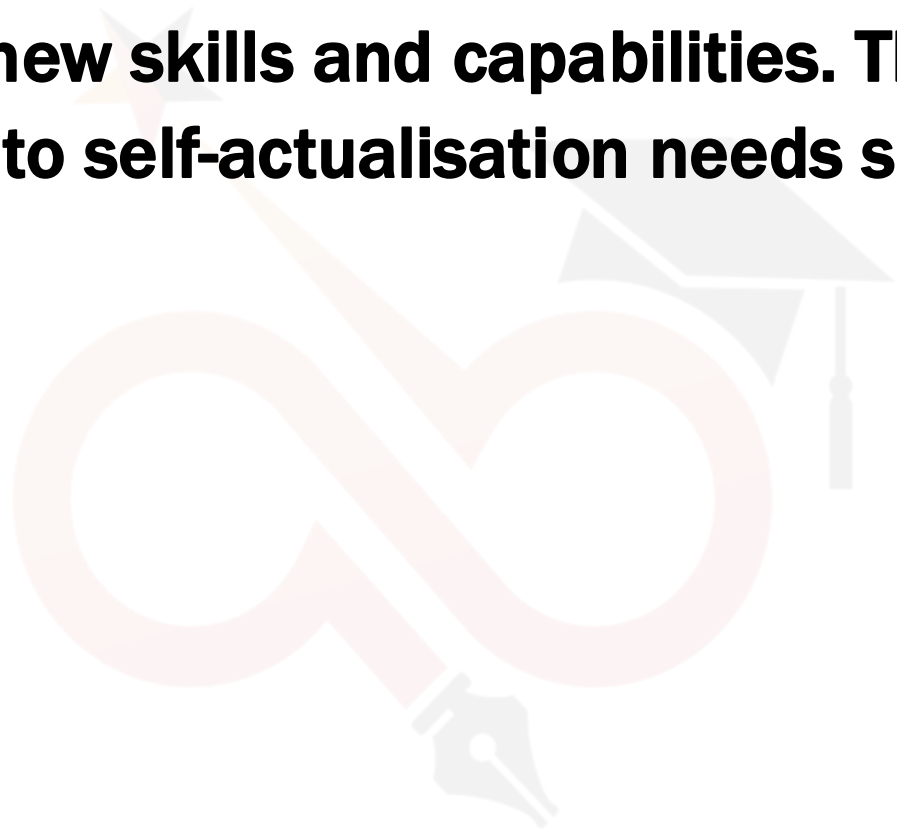
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3. Growth Needs: Individual has an intrinsic desire to grow in organisational career and in his personal life. He wishes to grow beyond his potential and learn new skills and capabilities. These are growth needs. They are similar to self-actualisation needs suggested by Maslow.



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87. Which of the following falls in the category of modern methods in performance appraisal:

- (a) assessment centre workshops**
- (b) free form essay method**
- (c) comparison method**
- (d) group appraisal method**



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➤ **Assessment centre workshops:**

- The method uses a number of assessors and different assessment tools in the form of activities.
- In a job-related simulated situation, the behaviour of the employee is assessed through their performance on different activities/exercises such as group discussion, business games, in-basket exercise, committee meetings, psychometric tests, etc

➤ **Management By Objectives (MBO):**

- This method attempts to minimise external controls and emphasises on the motivation levels of the employees.
- This is sought to be achieved through joint goal setting and the employee participation in the decisions that directly affect him.



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- **The objective of the MBO is to change the behaviour and attitude in respect of getting the results. It is a result-oriented system.**
- **The system emphasises on goal achievement rather than the method involved**



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88. Which of the following is a multi-rated performance appraisal system:

- (a) assessment centre workshop**
- (b) management by objectives**
- (c) 360-degree appraisal method**
- (d) behaviourally anchored rating scales**



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➤ **360 Degree Appraisal Method:**

- 360 degree refers to full circle or all around the employee and the employee is in the centre.
- Under this appraisal system an employee is rated by people who are affected by the performance of the employee and have adequate knowledge about his working and performance.
- The appraisal is generally done by the seniors, colleagues (peers), subordinates, suppliers, customers and all other stakeholders.
- It also includes the self-assessment by the employee himself.
- Besides the performance appraisal, this system serves as a good feedback mechanism for the employee and the organisation for taking corrective measures and developmental initiatives to improve the performance.



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89. Among the given methods, which one is not the modern method/s of performance appraisal?

- (a) Management by Objectives**
- (b) Human Asset Accounting Method**
- (c) Behaviourally Anchored Rating Scales**
- (d) Forced Distribution Method**



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➤ **Forced Choice Description and Forced Distribution Methods:**

- These methods force the superior to make his choices.
- The underlying idea is to minimise the bias.
- The employee is rated on a predetermined distribution scale.
- The factors normally considered are job performance and suitability for promotion.
- In the choice description method, the superior is asked to select the statements which best describe the employee.
- The statements are predetermined sets of description of people.



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Q.90 According to Achievement Motivation Theory McClland and his associates, there a types of needs

- 1. Needs for achievement**
- 2. Financial needs**
- 3. Need for power**
- 4. Need for affiliation**

- a. 1 to 4**
- b. 1 to 3**
- c. 2 to 3**
- d. 1, 3 & 4**



Q.91 Under which theory of motivation, the employee feels that what he/she receives from company is fair to terms of effort or skill he/she contributes to the org?

- a. Equity theory**
- b. Significant theory**
- c. Balanced theory**
- d. Fair theory**



92. Which of the following is not a 3C in talent definition?

- a. Competence
- b. Comptetion
- c. Commitment
- d. Contribution

B



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Q.93. Which of the following is the definition of adulthood?

- a. It this stage individual's development is to achieve an ego identity.**
- b. It is the stage where he/she starts developing relationships with individuals, group or occupation.**
- c. The stage is that of guiding the next generation and during this stage one is passing on the knowledge, values or sponsoring the younger colleagues and in the**
- d. A stage when person attempts to achieve ego integrity by examining whether life has been meaningful or satisfying.**





94. Which of the following defines natural child?

- a. A natural child tries to enjoy every bit and take the things as they come.
- b. A natural child is the 'thinking' part of child. It is creative, intuitive, imaginative and does experimentation.
- c. A natural child state which adapts to what must be done to others to get along.
- d. All are correct



Q.95. Which of the following motivation theory suggest that individuals are motivated by the belief that their efforts will lead to desirable outcomes?

- a. Maslow' hierarchy of needs**
- b. Herzberg's two factor theory**
- c. ERG theory**
- d. Vroom's expectancy model**



- **Also known as instrumentality theory, path-goal theory and valence-instrumentality-expectancy theory.**
- **The theory was developed by Victor H Vroom.**
- **The expectancy model is based on the belief that motivation is determined by the nature of the reward people expect to get as a result of their job performance**
- **People are highly motivated if they believe that a certain type of behaviour will lead to a certain type of outcome and their extent of personal preference for that type of outcome.**
- **Expectancy is a person's perception of the likelihood that a particular outcome will result from a particular behaviour or action**
- **Instrumentality factor relates to a person's belief and expectation that his performance will lead to a particular desired reward.**
- **Valence is the value a person assigns to his desired reward.**

96. Rabble hypothesis is ____

- a. Workers are motivated more by the need of security
- b. Workers are motivated more by the need of self esteem
- c. Workers are motivated more by the need of working environment
- d. Workers are motivated more by the need of money



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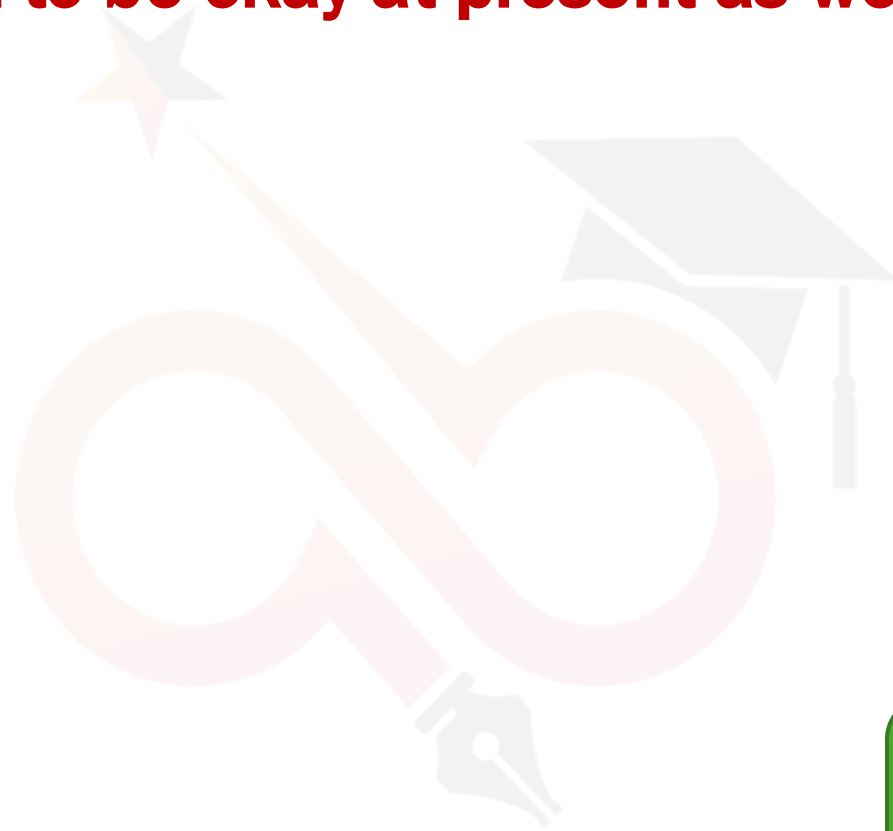
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97. In case of performance appraisal, which of the following error defines that the person who was a good performer in distant past is assured to be okay at present as well.

- a. Halo effect**
- b. Horn effect**
- c. Spillover effect**
- d. Lenient rating**



98. Under the Pre-Packaged Insolvency Resolution Process (PIRP), what is the maximum time limit for submitting the resolution plan to the adjudicating authority after commencement, provided it is approved by the CoC?

- A. 60 days**
- B. 90 days**
- C. 120 days**
- D. 180 days**

B



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99. Which of the following correctly distinguishes PIRP from CIRP under the Insolvency and Bankruptcy Code?

- A. PIRP can be initiated by any financial or operational creditor, while CIRP can only be initiated by the corporate debtor.**
- B. CIRP is restricted to MSMEs only, while PIRP is open to all corporate debtors.**
- C. PIRP has a maximum resolution period of 120 days with no extension, whereas CIRP allows up to 330 days including extensions.**
- D. Both PIRP and CIRP require approval from unrelated financial creditors before initiation.**



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100. According to RBI and IIBF guidelines, which of the following best defines "siphoning of funds" in a bank lending context?

- A. When a borrower defaults due to business losses despite proper fund utilization.**
- B. When borrowed funds are used for a related party transaction with board approval.**
- C. When borrowed funds are diverted for purposes unrelated to the borrower's business, adversely affecting the entity or the lender.**
- D. When funds are invested in low-yield instruments approved by the company's board.**



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101. Which of the following actions is mandated for banks/FIs once a borrower is classified as non-cooperative under RBI guidelines?

- A. Banks must stop all further communications with the borrower.**
- B. Banks must report the classification to CRILC within 30 days from the end of the financial year.**
- C. Banks must make higher provisioning on any fresh exposure to the borrower or related entities.**
- D. The borrower must be blacklisted permanently from the banking system.**



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102. As per IBF guidelines, banks may file a suit before a Civil Court for recovery of dues only if the amount involved is:

- A. Less than ₹10 lakh**
- B. ₹20 lakh or more**
- C. ₹1 crore or less**
- D. Less than ₹20 lakh**



D



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103. Which of the following statements about Debt Recovery Tribunals (DRTs) is correct?

- A. DRTs handle recovery cases only up to ₹20 lakh for banks and NBFCs.**
- B. Only public sector banks are allowed to file suits in DRTs.**
- C. NBFCs with asset size over ₹100 crore are also eligible to file cases in DRTs.**
- D. DRT follows the regular civil procedure of mortgage and money suits.**



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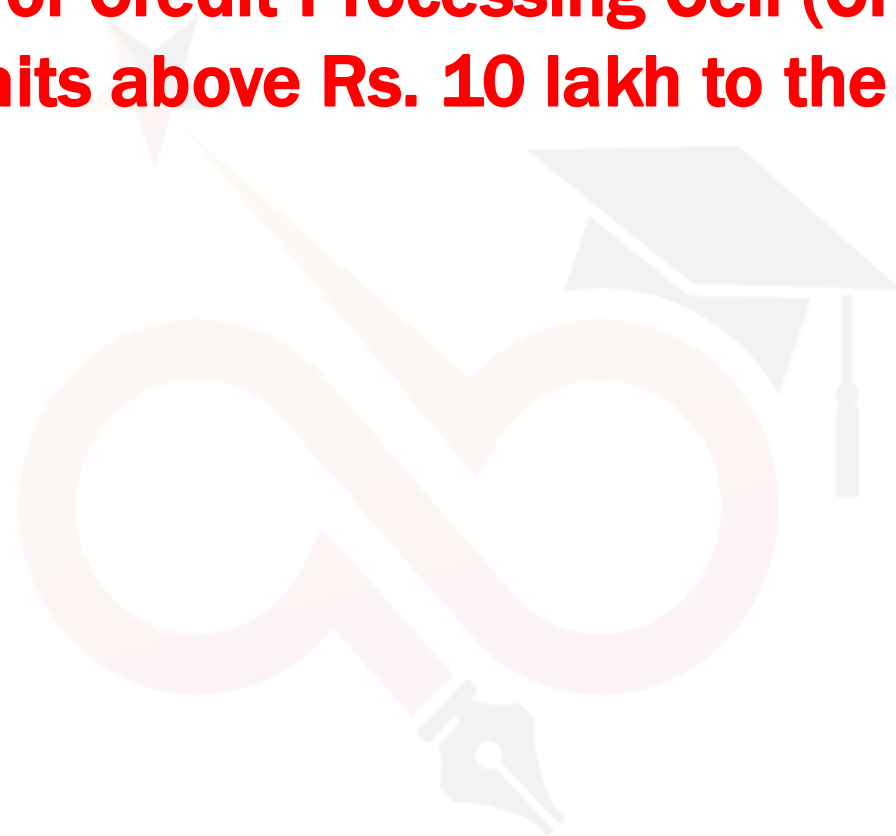


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104 According to MSME resolution guidelines, within how many working days must the branch or Credit Processing Cell (CPC) forward stressed accounts with loan limits above Rs. 10 lakh to the designated committee?

- A. 3 working days**
- B. 5 working days**
- C. 7 working days**
- D. 10 working days**



B



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105 According to RBI guidelines on review frequency for bank accounts, which of the following is the correct frequency of review based on risk categories?

- A) High risk accounts – 6 months; Average risk accounts – 1 year; Low risk accounts – 3 years**
- B) High risk accounts – 3 months; Average risk accounts – 6 months; Low risk accounts – 1 year**
- C) High risk accounts – 1 year; Average risk accounts – 3 months; Low risk accounts – 6 months**
- D) High risk accounts – 1 month; Average risk accounts – 3 months; Low risk accounts – 6 months**

B



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106. ABC Corporation, a manufacturing company, is considering implementing an integrated GRC approach. They are evaluating the potential benefits to justify the investment. Which of the following benefits is a strategic advantage of an integrated GRC approach?

- (a) Improved stakeholder confidence and reputation**
- (b) Cost savings through reduced insurance premiums**
- (c) Streamlined internal communication and collaboration**
- (d) Enhanced decision-making through data analytics**



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107. Statement I: Non-Banking Financial Companies in the Upper Layer (NBFC-UL) and Middle Layer (NBFC-ML) are required to establish a compliance function.

Statement II: The compliance function in NBFC-UL and NBFC-ML should be independent and separate from other functions within the organization.

Statement III: The Chief Compliance Officer (CCO) is responsible for ensuring compliance with applicable laws, regulations, and internal policies in both NBFC-UL and NBFC-ML.

- (a) Only statement I is true.
- (b) Only statements I and II are true.
- (c) Only statements II and III are true.
- (d) All statements are true.



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108. Statement I: Distributed denial of service (DDoS) attack is to overwhelm the resources of a target system and cause it to stop functioning, denying access to its users.

Statement II: In a MitM attack, attackers break this assumption, placing themselves in between the user and the target server.

Statement III : Social engineering attacks work by psychologically manipulating users into performing actions desirable to an attacker, or divulging sensitive information.

- (a) Only statement I is correct.
- (b) Only statements II and III are correct.
- (c) Only statements I and II are correct.
- (d) All statements I, II, and III are correct.



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109. Which of the following is correct as per Public Interest Disclosure and Protection of Informers Resolution (PIDPI)?

- (a) CVC is authorised as the Designated Agency to receive written complaints or disclosure on any allegation of corruption or of misuse of office by any employee of the Central Government etc.**
- (b) Anonymous complaints shall not be acted upon;**
- (c) The identity of the complainant will not be revealed unless the complainant himself has disclosed his identity;**
- (d) All are correct**



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110. Match the following?

1. Accounting Standard 5 – i. Employee Benefits
 2. Accounting Standard 9 – ii. Revenue Recognition
 3. Accounting Standard 15 – iii. Net Profit or Loss for the Period
 4. Accounting Standard 17 – iv. Segment Reporting
- a. 1 – iii, 2- ii, 3 – I, 4- iv
 - b. 1 – ii, 2- i, 3 – Iii, 4- iv
 - c. 1 – i, 2- ii, 3 – iii, 4- iv
 - d. 1 – iii, 2- iv, 3 – I, 4- ii



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76. As per revised MSME classification, what is the investment criteria in case of turnover of medium enterprises?

- a. 50 cr**
- b. 100 cr**
- c. 250 cr**
- d. 200 cr**

C

Trending Now

Bilingual*



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Clear in 1st Attempt



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