

Sl.No	QUESTION	OPTION 1	OPTION 2	OPTION 3	OPTION 4	ANSWER	Chapter No
1	What is the largest Bank in India	ICICI	Indian Bank	SBI	PNB	3	1
2	Regional Rural Banks are promoted by which of the following organisations?	Government of India (GOI)	Government of India and State Government	Government of India, State Government and Sponsoring Bank	Government of India, State Government, Sponsoring Bank and RBI	3	1
3	Payment Bank can accept deposits up to a maximum of Rs. _____ per customer	Rs.50000/-	Rs.100000/-	Rs.200000/-	Rs.500000/-	2	1
4	Can Payment Banks lend to customers?	Yes they can	No they cannot	they may	Special permission required for lending	2	1
5	Which of the following are term deposits?	Recurring Deposit	Recurring Deposit and Fixed Deposits	Recurring Deposit, Fixed Deposit and Savings Deposit	Savings accounts and current accounts	2	1
6	What are the main types of deposits in banks?	Demand Deposits and Term Deposits	Detail deposits	Temporary deposits	Detail and Temporary Deposits	1	1
7	What are the types of deposits?	Savings	Savings and Current	Savings, Current account and Recurring deposits	Savings, Current accounts, Recurring deposit and Fixed deposits	4	1
8	Who regulates the Indian Banks?	SIDBI	NABARD	Govt.	RBI	4	1
9	IDBI is a	Private Bank	Nationalised Bank	Public Sector Bank	Development Bank	3	1
10	Principal functions of Banks are	Accepting Deposits	Lending and Investing	Non Fund business and remittance services	All of the above	4	1
11	Banking services are not a _____ but a _____ for every one.	Luxury, Necessity	Luxury, Need	Necessity, Luxury	Necessity, Need	1	1
12	The financial needs of the poor people are _____ and _____ .	Varied, distinct	same, equal	Fixed, Separate	Separate, Fixed	1	1
13	Which model was introduced to provide Banking services to the people living in un banked and under banked areas?	BC	BF	NBFC	MFI	1	1
14	Reserve Bank of India was established on	1935	1938	1947	1955	1	1
15	Which is the Central Bank of our country?	Central Bank of India	Reserve Bank of India	State Bank of India	Indian Bank	2	1
16	What is NPA?	Non Performing Asset	Non Performing Account	Nil performing Asset	Nil performing Account	1	1
17	What is the major source of Income for Banks	Interest on deposits	Interest on loans	Commission on remittance	Locker Rents	2	1
18	A loan account without security is known as _____ loan	Unsecured	Overdraft	Free	Government	1	1
19	What is collateral Security?	Property provided for taking a loan	Property purchased out of loan	Property of the borrower	Property of the borrower or any of the family member	1	1

20	<b>What is the limit on number of deposits &amp; withdrawals in a Current Account?.</b>	10 transactions per month	No limits	50 transactions per quarter	20 deposit & 10 withdrawal transactions	<b>2</b>	2
21	<b>What is the interest rate applicable for the Current Account?</b>	No interest	3.50	4.50	5.00	<b>1</b>	2
22	<b>A customer who has availed loan from other Bank requests for opening of Current Account. What action is to be taken.</b>	Open his account	Refuse to open his account	Open his account after obtaining 'No Dues Certificate' from other Bank	Open his account after obtaining 'No Objection Certificate' from other Bank	<b>4</b>	2
23	<b>The limit on number of transactions in a Savings Bank Account is .....</b>	No limits	No restrictions on deposits	Bank may restrict number of withdrawals	Both 2 & 3	<b>4</b>	2
24	<b>What is full form of BSBDA?</b>	Basic Simple Bank Deposit Account	Basic Simple Bank Demand Account	Basic Savings Bank Deposit Account	Bank Savings & Bank Deposit Account	<b>3</b>	2
25	<b>The minimum balance required in a BSBDA is .....</b>	No minimum balance required	Rs. 500/-	Rs. 1000/-	Rs. 5000/-	<b>1</b>	2
26	<b>A account holder will be allowed a maximum of ..... withdrawals free of cost from a BSBDA in a month including ATM withdrawal.</b>	No limits	4 withdrawals per month	10 withdrawals per month	25 withdrawals per quarter	<b>2</b>	2
27	<b>When can a Bank charge for withdrawing amount from BSBDA account?</b>	After 2 withdrawals in a day	After 4 withdrawals in a week	After 4 withdrawals in a month	Withdrawal restrictions on BSBDA account has been removed and all withdrawals are now free of cost	<b>3</b>	2
28	<b>The minimum period for which a fixed deposit can be accepted is .....</b>	No lower limit	3 months	7 days	15 days	<b>3</b>	2
29	<b>The maximum period for which a fixed deposit can be accepted is .....</b>	No upper limit	10 years	25 years	24 years	<b>2</b>	2
30	<b>If the individual Bank is registered with DICGC, each depositor of the Bank is insured upto Rs. .... for principal and interest held by him.</b>	Rs. 10 lakhs	Rs. 5 lakhs	Rs. 50 lakhs	Rs. 1 lakh	<b>4</b>	2
31	<b>The cost of insurance premium paid to DICGC is paid by .....</b>	The Bank	The depositor	Reserve Bank of India	Government of India	<b>1</b>	2
32	<b>SWIFT stands for .....</b>	Society of Worldwide Interbank Financial Telecommunications	Society for Worldwide International Financial Transactions	Secure Worldwide International Fund Transfer	Society of Worldwide International bank Financial Telecommunications	<b>1</b>	2

33	RTGS stands for .....	Remittance to Goods & Services	Realtime Gross Settlement	Real Transfer for Goods & Services	None of the above	2	2
34	What is the maximum amount that can be transferred through RTGS?	Rs. 10 lakhs	Rs. 25 lakhs	Rs. 1.00 Crores	No limits	4	2
35	What is the minimum amount that can be transferred through RTGS?	Rs. 1 lakh	Rs. 25,000-	Rs. 2.00 lakhs	No limits	3	2
36	NEFT stands for .....	National Electronic Fund Transfer	National Electronic Financial Transactions	Notional Equivalent of Financial Transactions	Notional Electronic Fund Transfer	1	2
37	IFSC stands for .....	International Fincial Structure Code	Indian Fiscal Standards Company	Indian Financial System Code	India Funded Security Cases	3	2
38	If funds received under RTGS cannot be credited for any reason, the receiving bank has to return the money to the remitting bank within a period of .....	24 hours	2 days	12 hours	2 hours	4	2
39	IMPS offers instant transfer of funds and the facility is available .....	24 hours a day	During Banking Hours	After Banking Hours	During Working days for the Banks	1	2
40	AEPS enables fund transfer without providing the details of	Bank account	Aadhaar number	KYC	Mobile number	1	2
41	APBS stands for .....	Additional Payment Based System	Approved Payment for Better Settlement	Adhaar Permitted Bank System	Adhaar Payments Bridge System	4	2
42	Fixed Deposits cannot be .....	Renewed beyond the due date	Transferred to third parties	Paid before their maturity date	Pledged to the bank as security	2	2
43	Interest on Savings Bank Account is paid .....	Every month	At the end of every quarter	At half-yearly intervals	Once a year	3	2
44	The amount under Demand Draft is payable .....	On Demand	After a fixed period of time	After 3 months	After 6 months	1	2
45	Which is not a feature of a Recurring Deposit?	It is a means of small savings	TDS is exempted on interest paid in Recurring Deposits	The amount is to be deposited regularly at agreed intervals	The interest rate is pre-decided when opening the Recurring Deposit account	2	2
46	What is the purpose of obtaining KYC documents?	To check against money laundering	To ensure that the BC Agent opens account only for known persons	To ensure that the bank gets only known persons accounts	To check against opening too many accounts	1	3
47	What is money laundering?	Route money generated by illegal means through banks	Route money through hawala channel	Route money through many channels	Route money through BC Agents	1	3
48	If a person submits an OVD on which the address is different than current resident address, the BC Agent should....	reject opening such accounts	Obtain another OVD or deemed OVD with current residence address	Advice them to approach bank to obtain permission	Counsel the person not to open account	2	3

49	If a deemed OVD is submitted as proof of current address, within how many days a OVD need to be submitted?	3 weeks	3 months	One month	Six months	2	3
50	When a person do not have officially valid document, which type of account can be opened?	BSBDA	Small account	PMJDY	No frills account	2	3
51	What is the price that some one pays for the temporary use of others funds ?	Interest	Commission	Exchange	Discount	1	4
52	The interest rate applicable for each type of deposit or loan is specified as a	percentage	addition	delition	multiplication	1	4
53	When simple interest is charged, the interest will be	Fixed	Variable	Semi Fixed	Semi Variable	2	4
54	When interest is added to the principal amount and on that interest is calculated, it is called	Compounding	Simple	Fixed	Flat	1	4
55	Normally Bank quotes interest per	Year	Month	Day	Quarter	1	4
56	The rate of interest which will not change during the entire period of loan is known as	Fixed	Floating	Flat	Front ended	1	4
57	The rate of interest which will be changing during the period of the loan is known as	Fixed	Floating	Flat	Front ended	2	4
58	If the repayment is fixed on the basis of loan amount, interest rate and tenure of loan, it is known as	Equated Monthly Instalment	Net Monthly Instalment	Negotiated Repayment	Demand Repayment	1	4
59	The amount of money borrowed is called	Principal	Loan	Interest	Balance	2	4
60	Which interest type will be more costly for the borrower	Simple interest	Compounding interest at every quarter	Compounding interest at monthly intervals	Compounding interest at weekly intervals	4	4
61	What is the full form of EMI	Equal monthly instalments	Equated monthly instalments	Easy money instalments	Entire money instalment	2	4
62	A loan account with security is known as ___ loan.	Secured	Un secured	Guaranteed	No risk	1	4
63	If a housing loan is sanctioned for medium term within how many years it need to be repaid?	2-5 years	3-5 years	2-4 years	3-6 years	2	5
64	If a housing loan is sanctioned for very long term within how many years it need to be repaid?	10-15 years	12-18 years	15-20 years	15-25 years	3	5
65	When a housing loan is to be sanctioned to a borrower with low net worth, what precaution is taken by the bank?	Charge high rate of interest	Ensure subsidy from the Government	Take Guarantee	only fully built houses are financed	3	5

66	What is the tangible collateral security prescribed for education loans up to Rs 4.00 lakhs?	Nil	Any property covering 100% of the loan amount	Any SARFAESI compliant property covering 100% of the loan amount	Any SARFAESI compliant property covering atleast 50% of the loan amount	1	5
67	What is the moratorium period allowed in Education loans?	To the extent of course period	Course period plus six months	Course period plus one year	Course period plus two years	3	5
68	What is the maximum repayment period permissible in Education loans	5 years	10 years	15 years	25 years	3	5
69	What is the maximum period of loan/Term permitted in Housing loans?	5 years	10 years	15 years	20 years	4	5
70	Which kind of repayment is allowed in Housing loans?	EMIs	Step-up repayment	Both 1 & 2	None of these	3	5
71	How many products/schemes are available under MUDRA Yojana (PMMY)	3	2	4	1	1	5
72	What is the loan that can be sanctioned under Kishore scheme of MUDRA Yojana (PMMY)?	Up to Rs 50,000/-	Above Rs 50,000/- - up to Rs 5 lakhs	Above Rs 5.00 lakhs and up to Rs 10 lakhs	None of these	2	5
73	What is the maximum amount that can be sanctioned under MUDRA Yojana scheme?	Rs 3.00 lakhs	Rs 5.00 lakhs	Rs 10.00 lakhs	RS 20.00 lakhs	3	5
74	Under Education loan, what is the maximum amount that can be sanctioned?	Rs 5.00 lakhs	Rs 10.00 lakhs	Rs 20.00 lakhs	No restrictions on maximum amount	3	5
75	The charge on House financed by a Bank is ____	Hypothecation	Pledge	Mortgage	Assignment	3	5
76	What is the loan that can be sanctioned under Tarun scheme of MUDRA Yojana (PMMY)?	Up to Rs 50,000/-	Above Rs 50,000/- - up to Rs 5 lakhs	Above Rs 5.00 lakhs and up to Rs 10 lakhs	None of these	3	5
77	What is the collateral security for the loans under MUDRA Yojana scheme?	Agricultural land	SARFAESI compliant property	Third Party Guarantee	MUDRA Yojana loans are collateral free loans.	4	5
78	Which of the following is not one of the three schemes of MUDRAYojana scheme?	Sishu	Yuva	Tarun	Kishore	2	5
79	What is the full form of MUDRA?	Micro Units Development & Agency Ltd	Medium Units Developments & Refinance Agency Ltd	Micro Units Department and Refinance Agency Ltd	Medium Units Department and Refinance Agency Ltd	1	5
80	Which of the following will have highest rate of interest in retail loan segment?	Housing loan	Auto loan	Overdraft	Education loan	3	5
81	In Education loans above which amount Co-obligation of parents and collateral security of suitable value is required?	Above Rs 4.00 lakhs	Above 7.50 lakhs	Above Rs 5.50 lakhs	Above Rs 2.50 lakhs	2	5
82	Bank will sanction education loan both in the names of student and the parent only when the loan amount is _____	Above Rs 4.00 lakhs	Above 7.50 lakhs	Above Rs 5.50 lakhs	Above Rs 2.50 lakhs	2	5

83	<b>Loans can be granted for which purposes?</b>	Productive purposes	Non productive purposes	Diversification purposes	Liquidation purposes	<b>1</b>	6
84	<b>Can a loan be sanctioned if the earning from non productive purposes are higher than the productive purposes?</b>	Yes in the business interests	No in the national interests	Yes in the national interests	No in the interest of BC Agent	<b>2</b>	6
85	<b>What is diversification of risk?</b>	Sanctioning loans only to few persons	Sanctioning loans only to few activities	Avoid concentration of loans	Sanctioning loans only to few geographic locations	<b>3</b>	6
86	<b>Which is not considered as security for sanctioning loans ?</b>	Gold ornaments	land and building	Integrity of the borrower	Insurance policies	<b>3</b>	6
87	<b>In KCC Scale of Finance for the crops is decided by</b>	Respective Banks	District Level Technical Committee	State Level Banker's Committee	None of the above	<b>2</b>	9
88	<b>Flexi KCC is applicable to</b>	All Farmers	Small Farmers	For loans up to Rs 1,00,000	Marginal Farmers	<b>4</b>	9
89	<b>What is the full form of MDL?</b>	Maximum Drawal Limit	Minimum Drawal Limit	Maximum Debt Limit	Minimum Debt Limit	<b>1</b>	9
90	<b>Which is not considered while calculating Maximum Permissible Limit under KCC ?</b>	Exclusive of short term from long term loan limits arrived for 5 years term	Short term loan limit arrived for 5th year	Long term loan requirement proposed during 5 year period	Inclusive of short term and long term loan limits arrived for 5 years term	<b>1</b>	9
91	<b>Who cannot be financed under KCC?</b>	Owner cultivations / Tenant farmers / Oral lessees / Share croppers	SHGs	JLGs	Non cultivators of land	<b>4</b>	9
92	<b>What is the amount that can be sanctioned for post-harvest/house hold consumption needs?</b>	5% of crop production needs	10% of crop production needs	20% of crop production needs	None of the above	<b>2</b>	9
93	<b>While giving KCC Loan, Crop insurance premium is</b>	also financed	not financed	financed only when term loan is considered	not financed when term loan is considered	<b>1</b>	9
94	<b>How can a borrower withdraw money from KCC account?</b>	Through POS at the input dealers	At ATM	At the BC Agent	All of the above	<b>4</b>	9
95	<b>What is the period for which a KCC loan is sanctioned?</b>	1 year	3 years	5 years	None of the above	<b>3</b>	9
96	<b>KCC documents have to be obtained for the value of</b>	Maximum Permissible Limit (MPL)	Maximum Drawal Limit ( MDL)	Maximum Present Limit (MPL)	Minimum Permissible Limit (MPL)	<b>1</b>	9
97	<b>Bank categorises a KCC account as NPA, when the repayment is not done on</b>	Repayment Due date	MDL Expiry date	MPL Expiry date	Expiry date of relevant crop season period given for asset classification norm	<b>4</b>	9

98	When KCC is sanctioned, Crop Insurance is	Mandatory	Optional	as per the guidelines of State Level Banker's Committee	as per the Government guidelines issued for time to time	1	9
99	Which of the following insurances are not optional for a KCC holder?	Crop Insurance	Personal Accident Insurance	Health Insurance	Assets Insurance	4	9
100	Can a farmer get a loan from bank if she stocks her produce in a warehouse and produces warehouse receipt?	Such loans can be sanctioned by linking to existing crop loan	Such loans can be sanctioned and amount can be released only after closure of crop loan	Such loans can be sanctioned only when the government procures the produce and allow the farmer to store the produce in the warehouse	Such Loans can be sanctioned only for large farmers with above 10 acres of land	2	9
101	Which is not the effect of a loan becoming NPA?	Interest on the loan is not earned by the Bank	Bank has to keep aside some of their profits earned in that year	Bank has to provide more capital	None of these	4	11
102	Which of these assets is not a NPA ?	Standard Assets	Sub-standard Assets	Doubtdul Assets	Loss Assets	1	11
103	An Asset is called doubtful, if it remains in Sub-standard category for ..... Months	3 months	6 months	12 months	24 months	3	11
104	In a loan, if the repayment is fixed as EMI, it becomes NPA if interest and/or instalment remains overdue for a period of more than ..... days	30 days	60 days	90 days	180 days	4	11
105	In Agriculture segment, a short duration crop loan becomes NPA, if instalment of principal and/or interest remains overdue for ..... crop seasons.	1	2	3	4	2	11
106	In Agriculture segment, a long duration crop loan becomes NPA, if instalment of principal and/od interest remains overdue for ..... crop seasons.	1	2	3	4	1	11
107	Which of the following is not a recovery measure ?	Visiting the borrowers	Sending Notice to the borrower	Filing case in the court of law	Shaming the borrower in the public	4	11
108	The loans and advances given by a bank are also known as _____	Liabilities	Assets	Assets and Liabilities	Assets and Contingent Liabilities	2	11
109	Which of the following is not a asset category of the banks?	Standard Assets	Loss Assets	Doubtdul Assets	Semi Standard Assets	4	11
110	In to how many categories will a bank categorise their assets?	1	2	3	4	4	11

111	If a loan remains in NPA for longer time, it may be .....	Recoverable	Irrecoverable	Good for bank	Gives more benefit	2	11
112	To be treated as a strong bank, most of its assets should be in which category?	Standard Assets	Sub-standard Assets	Doubtdul Assets	Loss Assets	1	11
113	Which of the following is not a feature of Standard Assets of a Bank	It generates income	It is good for the balance sheet of a Bank	It will reduce operating profit of the bank	Most of the borrowers of the bank are repaying regularly	3	11
114	Which of the following is a common grievance of small customers?	difficulty in account opening	delay in updating pass book	statement of account	all the above	4	12
115	What are the guidelines of model policy for grievance redressal	fairness in treatment	courtesy in dealing	timely resolution	all the above.	4	12
116	Reason for complaints from customer are	Attitudinal aspects of staff	Inadequate service	Both 1&2	None	3	12
117	Who is responsible for resolution of complaints	Branch Manager	Service manager	Kiosk Operator	Business correspondent	1	12
118	When is the Customers day observed at branches of a bank?	Monthly on any working day	Once in 15 days	Monthly on 15th	Weekly on Friday	3	12
119	A customer complaint need to be resolved by Branch Manager within how many days?	within 30 days	within 15 days	within 7 days	within 10 days	3	12
120	If a customer is not satisfied with the complaint resolution of the bank, which of the following organisation may be approached?	Higher officers of the Bank	Reserve Bank of India	Banking Ombudsman	District Collector	3	12
121	Which of the following is not required to be displayed on banking ombudsman board	Arrangements for receiving complaints	Particulars of Nodal officer of the Bank	BankingOmbudsman	Kiosk Operator name	4	12
122	What is the timeline stipulated by the Ministry of Finance to redress complaints forwarded by Reserve Bank of India?	15 days	21 days	7 days	30 days	2	12
123	in which year the Banking Ombudsman scheme came into existence	1947	1981	2006	2001	3	12
124	What is the term of the Banking Ombudsman?	3 years	2 years	5 years	6 years	3	12
125	What is the timeline to implement the recommendations of Banking Ombudsman?	15 days	30 days	21 days	60 days	4	12
126	What is the maximum penalty that can be imposed by the Banking Ombudsman?	Twice the loss amount	Not exceeding Rs.10 lakhs	Amount claimed plus legal charges	Maximum Rs5 lakhs	2	12
127	Whithin how many days Banks should resolve the complaints received from Prime Minister's office?	21 days	15 days	7 days	30 days	3	12
128	What is/are the roles of RBI ?	Monetary control	Bank supervision	Control the BCs	Both 1 & 2	3	13
129	What is the full form of CRR?	Current Reserve Ratio	Cash Reserve Ratio	Cash Return Ratio	Current Capital Ratio	2	13

130	Which of the following are not under the category of Commercial Banks	NBFCs	Foreign Banks	Private Banks	Public Sector Banks	1	13
131	What is the full form of SLR ?	Standard Liquidity Ratio	Statutory Liquidity Ratio	State Liquidity Ratio	Sector Liquidity Ratio	2	13
132	What is mandatory for PMJJBY and PMSBY insurances?	PAN card	Aadhar Card	Bank Account	All of the above	3	13
133	What is the full form of IRDAI ?	Indian Regulatory and Development Authority of India	International Regulatory and Development Authority of India	Instant Regulatory and Development Authority of India	Insurance Regulatory and Development Authority of India	4	13
134	IRDAI is the regulator of which sector?	Education	Health	Insurance	Pollution	3	13
135	NPS is related to which of the following?	Banking	Pension	Payment	Insurance	2	13
136	Which is not the activity of Co-operative Banks?	Accepting Deposits	Lend money to public	Stand Guarantee for big loans	None of them	3	13
137	Who is responsible for ensuring an efficient payment and settlement in India ?	RBI	SBI	NABARD	PNB	1	13
138	What is the biggest challenge for banks to provide financial inclusion services in unbanked areas?	Government Policies	RBI Policy	Last Mile Delivery	All of the above	3	14
139	Which formal financial institutions proved that they can reach the bottom of the pyramid?	Banks	Micro Finance Institutions	Government Organisations	Regional Rural Banks	2	14
140	Which of the following is not an advantage for formal financial system by reaching the financially excluded with an appropriate business model?	Can realise the huge potential	Can meet the unmet demand from the excluded	Can get huge tax rebates from the Government	Can contribute towards inclusive growth of the country	3	14
141	Which of the following is not a service provided under financial inclusion?	Savings	Affordable Credit	Sustainable Livelihoods	Financial Advice	3	14
142	When the lower income groups are not having access to financial products and services of financial institutions, it can lead to.....	Financial Inclusion	Financial Transaction	Financial Exclusion	Financial Advice	3	14
143	What is the major issue in expanding outreach of the formal banking system?	Will and intention	Unviable and transaction cost	Attitude of the bank staff	Lack of necessary guidelines	2	14
144	What is the cost to be borne by low income people to avail financial services at a brick and mortar branch of a bank?	Transportation cost	Foregoing their earnings during the day they visit the branches	Both the option 1 and 2	High amount of charges which are not affordable to them	3	14
145	Which is not a technological product?	e-KYC	AEPS	BSBDA	IMPS	3	14
146	What is the full form of ECS?	Electronic Clearing Service	Electronic Clearing System	Electric Clearing Service	Easy Clearing Service	1	14
147	What is full form of NEFT?	National Electric Fund Transfer	National Electronic Fund Transfer	Notional Electronic Fund Transfer	National Electronic Fund Technology	2	14

148	<b>What is full form of CTS?</b>	Cheque transfer system	Cheque Truncation System	Clearing transfer system	Cheque transfer system	<b>2</b>	14
149	<b>What is full form of SHG?</b>	Self Help Group	Sole Help Group	Self Assiting Group	Self Help Gang	<b>1</b>	15
150	<b>What is group corpus of a SHG?</b>	Savings of SHG members and the internal loan outstanding on members	Savings deposited in SB account of SHG	The support provided by Supporting Agencies	The initial corpus amount required to start a SHG	<b>1</b>	15
151	<b>Normally how many members can form a Self Help Group?</b>	5-8 members	4-8 members	10-20 members	20-25 members	<b>3</b>	15
152	<b>Self Help Group is formed ....</b>	Voluntarily by the members	Formally joined by the Government	Informally formed by specified government departments	Involuntarily formed by different organisations	<b>1</b>	15
153	<b>Group Corpus Fund is used for</b>	Creating seniority of the SHG	Advance loans to the members	Avail incentives from Government	Get better grading by NABARD	<b>2</b>	15
154	<b>Which is not an objective of forming a Self Help Group?</b>	Mutual Understanding	Developing Trust and Self Confidence	Act as a medium for socio-economic development of Villages	To reinforce the authority of certain persons in the villages	<b>4</b>	15
155	<b>Which of the following is not a function of Self Help Group?</b>	Meeting Regularly	Saving Compulsorily	Financing the needy in the villages	Maintain books for the transactions of SHGs	<b>3</b>	15
156	<b>which of the following is not a feature of branchless banking model?</b>	Outreach of banking sector	Reaching to the unbanked areas	Ensuring sustainable livelihoods	Intermediating banks and customers	<b>3</b>	16
157	<b>What is the objective of BC Model?</b>	Ensuring greater Financial Inclusion	Sustainable Financial Inclusion	Increasing the Outreach of Banking sector	All of the above	<b>4</b>	16
158	<b>What is the arrangement with the BC Agents for providing services ?</b>	Permanenet	Temporary	Contract	Outsourcing	<b>4</b>	16
159	<b>In which country the branchless banking model was first successful ?</b>	USA	Chaina	Brazil	India	<b>3</b>	16
160	<b>BC agent is an _____ between the Bank and the villagers?</b>	Intermediary	Agent	Employee	Bridge	<b>1</b>	16
161	<b>Business Facilitators _____ handle cash transactions.</b>	Cannot	Can	May	Depending on Bank policy	<b>1</b>	16
162	<b>Business Correspondents _____ handle cash transactions.</b>	Can	Cannot	May	Depending on Bank Policy	<b>1</b>	16
163	<b>Which of the following risk is not specifically associated with BC Model?</b>	Reputation	Compliance	Operational	Natural Calamities	<b>4</b>	16
164	<b>Which of the following information of a customer, a BC Agent should not be collecting?</b>	Spending pattern of the household	Cash Flow pattern	Land holding pattern and its wherabouts	If they have loans, their lending pattern	<b>4</b>	16

165	<b>Banks cannot use the services of one of the following as intermediaries under BC model</b>	NGOs	SHGs	Proprietary firm	MFIs	<b>3</b>	16
166	<b>Which of the services are not provided by the BCs?</b>	Rural Credit Disbursement	Delivery of Savings & Insurance products	Sale of Lottery tickets	Small value remittances and payments	<b>3</b>	16
167	<b>Which of the following may not be the role of a BC in Villages?</b>	Friend	Philosopher	Guide	Agent	<b>4</b>	16
168	<b>Which of the following may not be an objective of a Bank to achieve through BC Model</b>	Outreach	Limited range of banking services at low cost	Save operational cost by reducing staff	Save operational costs of setting up a brick and mortar branch	<b>3</b>	16
169	<b>Which of the following is not the responsibility of a BC Agent?</b>	As intermediary charge fees for sustainable operations	Give customers complete, actual and truthful information	Treat all customers alike with no disparity	Protect and respect the privacy of the customer	<b>1</b>	16
170	<b>What is the importance of drawing a Borrower's Profile?</b>	Helps BC Agent to build better relationships	Helps the bank to take appropriate credit decisions	Helps the bank to assess the performance of BC Agent	Both 2 & 3 options	<b>2</b>	16
171	<b>Which of the following is not a measure adopted by banks to mitigate risk in BC Model?</b>	Suitable limits on cash holdings	Limiting amount of payments and receipts to an individual	Appoint only rich person in the village as a BC Agent	Printing system generated receipts for the transaction made and issuing to the customers	<b>3</b>	16
172	<b>Which is not a eligibility criteria to engage a BC Agent?</b>	Not be a defaulter to any bank	No formal school education but having sufficient experience in the field	Should not be engaged by more than one bank	Continuously staying in the area for the past three years	<b>2</b>	16
173	<b>Who headed the committee on Financial Inclusion in India?</b>	Dr. C.Rangarajan	Bimal Jalan	Raghurama Rajan	DR.Y.V.Reddy	<b>1</b>	16
174	<b>Which is not the role of BC Agent?</b>	Formation/Linkage of SHGs	Establishment of Farmers Clubs	Processing of loan applications with the help of Bank	Conducting Farmer Services	<b>4</b>	16
175	<b>What is the minimum education qualification stipulated by RBI for appointing a person as a BC agent?</b>	10th standard	8th standard	12th standard	Graduate	<b>1</b>	16
176	<b>What is the purpose of periodical reviewing the performance of a BC?</b>	To ensure they earn sufficient income	To ensure that the branch need not open another BC Point in the area	To judge the effectiveness as a BC while performing the responsibilities assigned	To mitigate risks arising out of outsourcing	<b>3</b>	16
177	<b>Any intentional act committed to secure an unfair or unlawful gain is treated as _____</b>	Fraud	Corruption	Bribe	Irregularity	<b>1</b>	17

178	What is the periodicity for review of a BC during the initial stages of appointment?	Monthly	Quarterly	Half yearly	Annually	2	17
179	Which is not a feature of proactive risk management system of a bank?	Constantly review risk scenario	Take preventive measures	Pay best remuneration to the BC to prevent them committing frauds	Constantly assess the risk and keep them under acceptable levels	3	17
180	Technology based products are _____ and with some _____ .	beneficial, concerns	easily available, problems	costly, advantages	complex, comfort	1	17
181	In using technology based banking products ____ of transactions is a big issue.	Security	Safety	Cost	Privacy	1	17
182	What are the problems usually faced by the customers in using ATM?	Delay in reversing the amount which is wrongly debited	Short payment made to the customers	ATM is out of order	All of the above	1	17
183	While doing a transaction at an ATM, ATM stops all transactions for that day when the PIN number is entered wrongly continuously for _____ times	4	2	5	3	4	17
184	Which is not an objective of fraud management?	Prevention	Avoiding	Detection	Response	2	17
185	Which of the following is the responsibility of a BC Agent?	Charge fees directly to the customers as per the charges stipulated by the bank	Offer guarantee on behalf of a customer	Offer investment services for a chit fund	Help the customers by entering their PIN in card based transactions	1	17
186	Which of the following is not a must for safe and smooth digital banking?	Customer education	Proper risk disclosures	Handholding by the BC Agent	All of the above	3	17
187	Hindering ability of the regulated entity to provide time data and other information results in which type of risk?	Contractual Risk	Strategic Risk	Access Risk	Compliance Risk	3	17
188	Which is not a mitigation for Strategic Risk?	The role and duties of BC Agent should be widely publicised	Only one BC of reputation should be engaged for one region	The bank officials should oversee the operations of BC Agent	BC Agent should be trained properly	2	17
189	Poor Service from the BC Agent results in which type of Risk?	Compliance Risk	Competition Risk	Reputation Risk	Contratual Risk	3	17
190	What is the cover period for PMSBY scheme?	1st Jan to 31st Dec	1st April to 31st March	1st July to 30th June	1st June to 31st May	4	18
191	What is the remuneration to BC for sourcing one PMSBY application?	Rs.0.50	Rs.1.00	Rs.1.50	Rs.2.00	2	18
192	What is the remuneration to BC for sourcing one PMJJBY application?	Rs.41/-	Rs.31/-	Rs.30/-	Rs.40/-	3	18
193	What is the minimum period of contribution in APY scheme?	18 years	20 years	10 years	40 years	2	18

194	<b>APY Subscribers can opt to ___ pension amount</b>	Decrease	Increase	Either Decrease or Increase	Neither Decrease nor Increase	<b>3</b>	18
195	<b>A customer approached the BC Agent seeking clarification for opening a Sukanya Samriddhi Yojana(SSY) account in the name of her third girl child. On enquiry, she revealed that she had three deliveries and in all the three deliveries, she gave birth to girl children. She opened the SSY account for the earlier two girl children. Whether she can open the Sukanya Samriddhi Yojana(SSY) for the third girl child?</b>	Yes	NO	Yes, with the permission of Government of India	Yes, with the permission of Reserve Bank of India.	<b>2</b>	18
196	<b>A BC agent advised a customer to enroll for Pradhan Mantri Suraksha Bima Yojana (PMSBY). The customer replied that, on the advice of bank, he had taken a Personal Accident Insurance (PAI) policy of SBI Life last week. Whether the customer can be enrolled for PMSBY after taking another insurance cover?</b>	NO	Yes, with the permission of SBI Life	Yes, without any permission from any authority	Yes, but in case of any claim only one policy (either PAI or PMSBY) is considered	<b>3</b>	18
197	<b>Which of the following is not a social security scheme?</b>	Sukanya Samriddhi Yojana	Pradhan Mantri Suraksha Bima Yojana	Personal Accident Scheme	Atal Pension Yojana	<b>3</b>	18
198	<b>What is the premium for Pradhan Mantri Suraksha Bima Yojana(PMSBY)?</b>	Rs.12/- p.m.	Rs.12/- p.a.	Rs.330/- p.m.	Rs. 330/- p.a.	<b>2</b>	18
199	<b>What is the age criteria under Pradhan Mantri Suraksha Bima Yojana (PMSBY)?</b>	18-65 Years	18-60 Years	18-70 Years	18-55 Years	<b>3</b>	18
200	<b>What are the risks not covered under Pradhan Mantri Suraksha Bima Yojana (PMSBY)?</b>	Death due to accident	Death due to other than accident	Permanent Total Disability	Permanent Partial Disability	<b>2</b>	18
201	<b>Suman met with an accident and lost his left hand and left eye. He had submitted claim under PMSBY Policy. What is the maximum amount of claim that can be admissible?</b>	Rs. 2.00 lakhs	Rs.1.00 lakh	Rs.1.50 lakhs	Rs.0.50 lakhs	<b>2</b>	18

202	<b>Which is the nodal insurance Company for claim settlement under Pradhan Mantri Suraksha Bima Yojana (PMSBY)?</b>	National Insurance Company Limited	New India Assurance Company Limited	A bank can decide on an insurance company to act as their nodal insurance company	SBI General Insurance Company	<b>3</b>	18
203	<b>Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) is which type of insurance scheme?</b>	Term Insurance Scheme	Endowment Insurance Scheme	Money Back Insurance Scheme	Accident Insurance Scheme	<b>1</b>	18
204	<b>Whether Kisan Credit Card (KCC) borrowers are eligible for Pradhan Mantri Suraksha Bima Yojana (PMSBY)?</b>	Yes	No	At the discretion of F.O.	At the discretion of B.M.	<b>1</b>	18
205	<b>If a married person subscribes to Atal Pension Yojana (APY), who would be the default nominee?</b>	Spouse	Children	Parents	As per the wish of the subscriber.	<b>1</b>	18
206	<b>How many Atal Pension Yojana (APY) accounts can be opened by an individual?</b>	Any number of accounts can be opened	Only one	Only Two	Not more than two	<b>2</b>	18
207	<b>What is the minimum deposit per annum in Sukanya Samriddhi Yojana (SSY) account?</b>	Rs.100/-	Rs.50/-	Rs.500/-	Rs.250/-	<b>4</b>	18
208	<b>What is the periodicity of compounding of interest in Sukanya Samriddhi Yojana (SSY) account?</b>	Quarterly	Half Yearly	Monthly	Yearly	<b>4</b>	18
209	<b>In which situations premature closure of Sukanya Samriddhi Yojana (SSY) account is permitted?</b>	Death of the depositor	Depositor suffering from Life threatening Diseases	Either Option 1 or 2	When the girl child is married	<b>3</b>	18
210	<b>Under Section 80(C) of Income Tax Act, 1961, investments in Sukanya Samriddhi Yojana (SSY) accounts, qualifies for exemption of income tax to a maximum amount of</b>	Rs.1,50,000	Rs.1,00,000	Rs.2,00,000	Rs.50,000 per girl child	<b>1</b>	18
211	<b>In Sukanya Samriddhi Yojana (SSY) accounts, how much withdrawal is permitted?</b>	50% of balance as at the end of previous financial year	50% of the balance as on the date of application	50% of balance as at the beginning of previous financial year.	50% of balance as at the beginning of current financial year	<b>1</b>	18

212	<b>Mr.D enrolled for Pradhan Mantri Jeevan Jyothi Bima Yojana(PMJJB). On his death, the nominees approached the BC Agent for information to claim the insurance benefits. Which is the most essential proof for initiating the claim ?</b>	Post-mortem Report	Death Certificate	First Information Report(FIR)	Panchanama	<b>2</b>	18
213	<b>Who decides the Rate of Interest payable for Sukanya Samriddhi Accounts?</b>	Government of India	Reserve Bank of India	State Bank of India	NABARD	<b>1</b>	18
214	<b>In Sukanya Samriddhi Accounts, revision of interest takes place in every</b>	Month	Quarter	Half Year	Year	<b>2</b>	18
215	<b>How to deal with a Sukanya Samriddhi Account(SSA), in case account holder becomes non-citizen or NRI after opening the SSA?</b>	It can be continued	It must be closed	Depends upon the choice of depositor	Depends upon the decision of Government of India	<b>2</b>	18
216	<b>In case of death of Sukanya Samriddhi Account holder, interest will be paid upto_____</b>	Date of Death	Date of intimation	Date of Maturity	Date of Payment	<b>1</b>	18
217	<b>In case of extreme compassionate grounds, premature closure of Sukanya Samriddhi Account can be allowed, without seeking the permission of Government, only after completion of ___ years</b>	1	2	3	5	<b>4</b>	18
218	<b>How much Rate of Interest is payable if Sukanya Samriddhi Account holder opts for premature closure for other than medical reasons?</b>	Savings Bank Interest of our Bank	Post Office Savings Bank Rate	Applicable Rate of Interest as on the closure date	Applicable Rate of Interest as on the closure date minus 1%.	<b>2</b>	18
219	<b>A Sukanya Samriddhi Account can be regularized within___ years?</b>	15	10	5	3	<b>1</b>	18
220	<b>What is the Rate of Interest that is payable for amounts deposited in excess of Rs.1.50 lakhs in a financial year in Sukanya Samriddhi Account?</b>	Savings Bank Interest of our Bank	Post Office Savings Bank Rate	No Interest is paid	Applicable Rate of Interest as on the date of deposit	<b>3</b>	18
221	<b>A Sukanya Samriddhi Account can be transferred 1) Within the Bank branches, 2) From Bank to Post Office and 3) From Post Office to Bank. Choose the following correct option.</b>	Only 1 & 2 are correct	Only 1 & 3 are correct	Only 2 & 3 are correct	All are correct	<b>4</b>	18

222	<b>Mr. Adesh subscribe for Atal Pension Yojana. He is paying subscription amounts irregularly. Penalty is charged and to which account it is credited?</b>	Penalty will be credited to bank commission account	Penalty amount will be credited to Govt. income account	Penalty will be credited to PFRDA account	Penalty amount will be credit to pension corpus	<b>4</b>	18
223	<b>What is full form of OTP?</b>	Only Transaction Password	One Time Password	Once Truly Password	One Truly Pass	<b>2</b>	18
224	<b>Which is not a officially valid document?</b>	Passport	Permanent Account Number	Driving License	Ration Card	<b>4</b>	18
225	<b>What is full for of OVD?</b>	Officially verified document	Officially valid document	Officially verified demo	Only verified document	<b>2</b>	18
226	<b>Which is not one of the six pillars on which Pradhan Mantri Jan Dhan Yojana is built?</b>	Universal access to banking facility	Financial Literacy Program	Creation of Credit Guarantee Fund for coverage of defaults in overdraft accounts	Providing Basic Banking Accounts with overdraft facility upto Rs.25000/-	<b>4</b>	18
227	<b>Financial Inclusion Plan- Swabhiman focussed on</b>	coverage of households	coverage of villages	coverage of banks	coverage of individuals	<b>2</b>	18
228	<b>Which is not a direct/special benefit attached to PMJDY Scheme?</b>	Interest on deposits	Accidental Insurance Coverage	Withdrawal of money from any ATM	Minimum charges which are affordable	<b>4</b>	18
229	<b>Which of the facility is not provided in PMJDY account even if the customer requests for?</b>	Cheque book facility	Access to pension and insurance products	Access to mutual fund products	Overdraft facility	<b>3</b>	18
230	<b>What is the eligible criteria to avail personal accident insurance cover on RuPay Card?</b>	Should have activated the card	Card should be with the customer	Should have performed a financial or non financial transaction within 90 days of the death	Should have performed a financial or non financial transaction within 60 days of the death	<b>3</b>	18
231	<b>What are the precautions to be taken in respect of RuPay Card?</b>	PIN Should be never changed	PIN Should be frequently changed	Card should be kept in safe custody with the BC agent	Card and PIN number should be kept together	<b>2</b>	18
232	<b>What is full form of CBS?</b>	Clearing bank service	Core banking solutions	Core banking services	Clean banking services	<b>2</b>	18
233	<b>What is the advantage of e-KYC?</b>	Reduce risk of identification	Reduce risk of Identity fraud or document forgery	Reduce risk of documentation	Reduce risk of verifying OVD	<b>2</b>	18
234	<b>What is required from the customer for performing e-KYC?</b>	Explicit consent for biometric authentication	Implicit consent for biometric authentication	Explicit authorisation from UIDAI	Implicit authentication from UIDAI	<b>1</b>	18
235	<b>Which of the following is not shared as individual basic data by UIDAI under e-KYC?</b>	Photograph	Gender	Address	Name	<b>3</b>	18
236	<b>Which of the services cannot be carried out through mobile banking?</b>	Demat account services	Bill Payments	Fund Transfer	e-KYC	<b>4</b>	18

237	<b>AEPS is a banking product which allows online.....</b>	Interoperable financial transactions	Interoperable non financial transactions	International fund transfer	Intra day fund transfer	<b>1</b>	18
238	<b>Government pays the subsidies and other benefits directly to the customers accounts using....</b>	AEPS	AEPB	APBS	IMPS	<b>3</b>	18
239	<b>What is full form of DBT?</b>	Direct Benefit Transaction	Direct Benefit Transfer	Detailed Benefit Transfer	Detailed Bank Transactions	<b>2</b>	18
240	<b>When a customer is having feature phone and SMS facility, which type of mobile banking is provided?</b>	USSD	UPI	BHIM	AEPS	<b>1</b>	18
241	<b>When a customer is having smart phone and internet facility, which type of mobile banking is provided?</b>	USSD	UPI	IMPS	AEPS	<b>2</b>	18
242	<b>Which of the statements is not true.</b>	Financial Inclusion is necessary for the country	Technology will help in Financial Inclusion	Technology is a hinderence in bringing in more people under financial network	Technology will enable to provide services to financially excluded	<b>3</b>	20
243	<b>Which of the statements about the Composite hand-held device is not true.</b>	It is compact & portable	It supports magstripe Cards	It has an embedded fingerprint scanner	It does not have a printing facility	<b>4</b>	20
244	<b>Which function is not supported in a Composite hand-held device</b>	Deposit in account	Withdrawal from Account	Fund Transfer	Best Finger Detection	<b>4</b>	20
245	<b>Which of the following is not a feature of Near Field Communication mobile with contact less card?</b>	Deposit & withdrawal transactions are settled after 2 days	Fingerprint matching is done for all debit transactions	Customer Account is held centrally	Full traceability & audit trail of transactions is maintained	<b>1</b>	20
246	<b>Which of the following is not a feature of Kiosk Banking</b>	It is internet based technology	It is bio-metrically secured	Transactions are settled realtime	The kiosk functions like a full-fledged Bank branch.	<b>4</b>	20
247	<b>How many accounts have been opened under PMJDY?</b>	approximately 10 crores	approximately 20 crores	approximately 30 crores	approximately 40 crores	<b>3</b>	21
248	<b>Which mode of Banking channel is not the most suitable for transactions in PMJDY A/cs?</b>	Mobile Banking	Digital Banking	Banking at Brick and Mortar Branches	Internet Banking	<b>3</b>	21
249	<b>Which of the following is incorrect in respect of Digital Banking?</b>	It helps in cost reduction for the Bank and improves profitability.	It improves customer satisfaction and thereby their loyalty.	It will reduce frauds	It drives long term relationship.	<b>3</b>	21
250	<b>Which is not a payment card?</b>	Credit Card	Debit Card	Loyalty Card	Plastic Card	<b>3</b>	21
251	<b>Which of the following is part of digital banking?</b>	Banking at Branches	Mobile Banking	SMS Banking	Both 2 & 3	<b>4</b>	21
252	<b>Debit cards are issued for</b>	Deposit accounts	Loan accounts	Both of the above	None of the above	<b>1</b>	21

253	<b>For which purpose Credit Cards cannot be used?</b>	Purchase goods and services	Withdraw cash	Lend small amounts to the needy	Online shopping	<b>3</b>	21
254	<b>What is a 'Prepaid Card'?</b>	It is a type of Debit Card.	It is a type of Credit Card.	It is pre-loaded with a definite amount.	It has features of both debit and credit card	<b>3</b>	21
255	<b>Cards that store data in integrated circuits are called as...</b>	Smart Cards	Magstrip Cards	Prepaid Cards	Credit Cards	<b>1</b>	21
256	<b>ATMs established by non-banking entities which do not have bank logos are called as...</b>	Green label ATMs	White label ATMs	Blue label ATMs	Black label ATMs	<b>2</b>	21
257	<b>Metro Rail Cards are known as...</b>	Credit Card	Debit Card	Stored Value Card	Charge Card	<b>3</b>	21
258	<b>Charge Card is similar to ....</b>	Debit Card	Credit Card	Stored Value Card	Prepaid Card	<b>2</b>	21
259	<b>What is the differentiating feature of a charge card and a credit card?</b>	Issuing Agency	Repayment mode	Grace period	Flexibility	<b>2</b>	21
260	<b>Which of the following facilities not available in ATM?</b>	Cash withdrawals	Mobile Recharge	Utility Bill payments	Repayment to loan account	<b>4</b>	21
261	<b>IMPS stands for .....</b>	Immediate Payment system	Inter-Bank Payment Service	Intermediate Payment Service	Immediate Payment service	<b>4</b>	21
262	<b>Which is not a feature of Virtual Card?</b>	It works differently from the conventional card for a online merchant	It protects the users from frauds.	It facilitates control, security and convenience.	It is meant for online transactions.	<b>1</b>	21
263	<b>Which of the following risk is not associated with possession of Debit Card or a Credit Card?</b>	Physical Theft	Phishing	Skimming	Safe keeping	<b>4</b>	21
264	<b>Under PMJDY, the account holder is provided with Rupay Debit Card with inbuilt accident insurance cover upto Rs.....</b>	1 lac	2 lacs	3 lacs	5 lacs	<b>1</b>	21
265	<b>Balance enquiry is which type of transaction?</b>	Technical Transaction	Financial Transaction	Non-financial Transaction	All the above	<b>3</b>	21
266	<b>LPG subsidy and MNREGA wages are disbursed using which payment system?</b>	NACH Debit	Aadhaar Payment Bridge System	Aadhaar Enabled Payment System	National Financial Switch	<b>2</b>	21
267	<b>Who operates IMPS?</b>	Respective Banks	RBI	SEBI	NPCI	<b>4</b>	21
268	<b>Which is not a feature of Micro ATMs ?</b>	It is similar to POS	It does not require ATM Card	It is not linked to a bank account but linked to Aadhaar	It is a hand held device with biometric authentication	<b>3</b>	21
269	<b>Latest version of Micro ATMS are based on which system?</b>	NACH Debit	Aadhaar Payment Bridge System	Aadhaar Enabled Payment System	National Financial Switch	<b>3</b>	21
270	<b>By using QSAM (Query Service on Aadhaar Mapper) service, one can check their Aadhaar seeding status in their Bank Account by dialing....</b>	*99#	*999#	*99*9#	*99*99#	<b>4</b>	21

271	<b>USSD stands for ....</b>	Unstructured Supplementary Social Data	Unstructured Supplementary Service Data	United States Service Data	Unstructured Social Service Data	<b>2</b>	21
272	<b>What is a mobile wallet?</b>	It is a mobile based virtual container.	It is a type of Credit Card.	It is pre-loaded with a definite amount.	It is a type of Debit Card.	<b>1</b>	21
273	<b>Which of the following is not a feature of mobile wallet?</b>	Mobile based virtual container	Amount can be preloaded	After usage the amount can be post loaded	Can purchase online or offline provided the merchant is listed with the mobile wallet service provider	<b>3</b>	21
274	<b>How many types of Pre Paid Instruments are there?</b>	3	2	Many	4	<b>1</b>	21
275	<b>Mobile Money Identifier (MMID) is a Code with how many digits?</b>	5 digits	11 digits	7 digits	9 digits	<b>3</b>	21
276	<b>What is the feature of 'Brown Label' ATMs?</b>	ATMs maintained by private service provider and no bank logo on it	ATMs maintained by the Banks	ATMs shared by multiple banks	Outsourced third party owns and operates the ATMs	<b>4</b>	21
277	<b>Which is not a feature of Micro ATM?</b>	Hand held device enabling doorstep banking	Mobile ATM	Facilitates authentication through biometric based, PIN based etc	It does not facilitate interoperable transactions	<b>4</b>	21
278	<b>Aadhaar is issued by..... and contains ..... digits.</b>	RBI & 12	UIDAI & 12	RBI & 11	UIDAI & 11	<b>2</b>	21
279	<b>which of the following is not a feature of Rupay Card?</b>	It is India's own domestic card network owned by UIDAI	It is devised as an alternative to VISA & Master Cards.	It is a magstripe/CHIP Debit card, which enables transactions at Micro ATMs.	It is SMS/DMS nased card product	<b>1</b>	21
280	<b>What is full form of UPI?</b>	United Payment Interface	Unified Payments Interface	Union Payments Index	United Payments Interference	<b>2</b>	21
281	<b>What is full form of BHIM?</b>	Bharat Index for Money	Bharat Interference for Money	Bharat Interface for Money	Bharat Index for Monetary transactions	<b>3</b>	21
282	<b>Which is not a feature of good financial education program?</b>	It boosts financial inclusion drive of banks	It encourages people from unbanked areas to be financially included	Savings by financially included persons would lead asset building in their household	The BC agent will be considered a very important person in the process	<b>4</b>	22

283	<b>Which is not an outcome of a well designed financial education program conducted by knowledgeable financial counsellor?</b>	Enable the people to save regularly	Enable the people to save in financial institutions than trusting chit funds etc	Enable the people to make informed decisions in investing in a product/scheme	Enable the people to make informal decisions in investing in a product/scheme	<b>4</b>	22
284	<b>Who will benefit in the long term by creating a well informed good customer base out of continuous financial education program?</b>	BCs	Banks	Government of India	Reserve Bank of India	<b>2</b>	22
285	<b>Which of the following is not a feature of Soft skill?</b>	Interactive skill	Communicative skill	Cognitive Skill	Higher Education	<b>4</b>	23
286	<b>Which of the following is not an example of good communication ?</b>	Clarity	Empathy	Noise	Eye-contact	<b>3</b>	23
287	<b>Which of the following will not contribute for improving effectiveness of a Business Correspondants Agent?</b>	Work with commitment towards social objectives	Develop and understand knowledge of finance	Have sensitivity to the customers	Have multiple Agencies with different Banks	<b>4</b>	23
288	<b>How to handle impatient customers?</b>	Ask them to wait	Avoid delay in serving them	Do not open accounts for such customers	Send them to the branches	<b>2</b>	23
289	<b>Which of the following is not a tip for coping with a tense situation ?</b>	React immediately	Remain calm	Apologize gracefully	Respond appropriately	<b>1</b>	23
290	<b>Which is not a Core competency for building trust?</b>	Service	Consistency	Transparency	High handedness	<b>4</b>	23
291	<b>Which of the following should not be done while handling customer complaints?</b>	Listen patiently	Seek clarity	Be efficient	Engage in argument	<b>4</b>	23
292	<b>Upto what period that the secrecy of customers' information need to be maintained?</b>	As long as the account is operative	Even after closure of the account.	Even if the customer is not operating the account	All of the above	<b>4</b>	23
293	<b>Information about account can be shared with</b>	Spouse of the account holder	Children of the account holder	Either of (i) or (ii) or any family member	None of the above	<b>4</b>	23
294	<b>Business correspondent Agent is a/an ..... between the Bank and financially excluded people.</b>	Additional layer	Informal support system	Bridge	Both 2 and 3 options	<b>3</b>	23
295	<b>Which of the following is not the duty of the Bank ?</b>	To ensure customer earns more income	To maintain secrecy of the Customers Account	To issue a passbook	To accept cheque for collection	<b>1</b>	23
296	<b>How to deal with the suspicious customer ?</b>	Ask questions and seek clarity	Ensure prompt service so that he is not suspicious	Avoid such customers and send them to branch	Provide correct and concise information on the transactions done	<b>4</b>	23
297	<b>How to deal with indecisive customers?</b>	Guide them to branch	Hand hold the customers till they gain confidence	Ask questions and seek clarity	Ask them to wait till they are decisive	<b>2</b>	23
298	<b>Which of the following quality is not required for Business Correspondent Agents ?</b>	Empathy	Listening	Avoiding	Conflict resolution	<b>3</b>	23

299	<b>Which of the following is not a soft skill required to build relationship ?</b>	Problem solving skills	Patience	Apologize	Avoiding	<b>4</b>	23
300	<b>Debtors who can pay but do not want to pay are termed as</b>	Chronic defaulters	Easy defaulters	Wilful defaulters	Fraudulent defaulters	<b>3</b>	24
301	<b>What is the guiding principle for a recovery agent during collection process?</b>	Compliant to the bank specific recovery norms	The norms are dynamic and can be changed as per the situation	Using physical force when required	Humiliating the borrower for repayments	<b>1</b>	24
302	<b>Farmers Club Programme of NABARD was earlier known as</b>	Self Help Group	Vikas Volunteer Vahini	ACABC	Krishak Mitra	<b>2</b>	24
303	<b>Negotiating for compromise of doubtful assets is suitable for following type of accounts</b>	When there is appreciation in the value of the security	Assets are available as security	When the borrower is not having means to repay the entire amount and the security is deteriorated	When the court advises the banks	<b>3</b>	24
304	<b>Which of the following is not a feature of a wilful defaulter</b>	Avoid responding to the calls of the lender on one pretext or another	Avoid meeting the recovery agents	Cancel the appointment with lenders representative repeatedly	Proactive in meeting the lenders	<b>4</b>	24
305	<b>Recovery from a salaried employee should be timed</b>	Month end	Anytime before the salary payment	Middle of the month	Coinciding with the salary payment	<b>4</b>	24
306	<b>Vikas Volunteer Vahini Programme of NABARD is renamed as</b>	Durga Vahini	Farmers Club	KVIC	Joint Lender Group	<b>2</b>	24
307	<b>Which is not a feature of Negotiation by a recovery agent?</b>	The debtor to grant specific power to agent in terms of agreement	Agent should adhere to the authority and parameters of the compromise as per the agreement	A final approval from the debtor may also be taken by the agent if required	In the interest of the debtor, agent taking a decision	<b>4</b>	24
308	<b>How can you document a negative response by difficult debtors ?</b>	Documenting every efforts made to contact the borrower	Audio recording of the conversation in full knowledge of the borrower	Both Option 1 and 2	Filing a case against such debtors	<b>3</b>	24
309	<b>A negotiated compromise settlement is suitable for</b>	A normal debtor who can pay and will pay when reminded	A difficult debtor	A debtor whose means of earning deteriorated	An absconding debtor	<b>3</b>	24
310	<b>Success in recovery does not depend on ....</b>	Compliance with regulatory norms	Collection skills	Appropriate Strategy	Muscle power of the BC Agent	<b>4</b>	24