



CAIIB Retail Banking Previous Year Questions PDF



Note: Though we had taken enough care to go through the questions, we advise everyone to update oneself with the latest information through RBI website and other authenticated sources.



LEARNING
SESSIONS

October 2021

CAIIB RETAIL BANKING PREVIOUS YEAR QUESTIONS:

No.	Questions
1	<p>Credit Information Bureau India Ltd is:</p> <p>A.) a public sector company B.) a privately owned company C.) a govt company D.) a society registered under societies registration act</p>
2	<p>As per World Retail Banking Report 2014, the critical drivers of profitability for banks would be:</p> <p>A.) Retention B.) Cross-selling C.) Referrals D.) All the above</p>
3	<p>Under the credit scoring criteria, the applicant having a self-owned house will get a credit scoring up to:</p> <p>A.) 2 scores B.) 3 scores C.) 4 scores D.) 5 scores</p>
4	<p>Which of the following are treated as traditional credit products with regard to retail banking?</p> <p>A.) Cash credit account with a fixed limit for drawing B.) Overdraft scheme for short credits C.) Demand loans and term loans with specified repayment schedule D.) All the above</p>

5	<p>In retail liabilities and asset side, the software developed to capture static information along with other information. The static information for this purpose does not include, which of the following:</p> <p>A.) Account Opening B.) Basic Loan Organisation Data C.) Income Details at Different Frequencies D.) None of the above</p>
6	<p>Full form of BCSBI is:</p> <p>A.) Association of Brazil, China, Singapore, Bosnia and India B.) Banking Code Systematic Board Inc C.) Banking Code and Standard Board of India D.) Bank Corresponds of State Bank of India</p>
7	<p>Which of the following statement is not correct in the context of customer transactions in RTGS:</p> <p>A.) These can be within same bank customers B.) These can be with the customer of different banks C.) These transactions are routed from one RTGS enabled branch to another RTGS enabled branch D.) None of the above</p>
8	<p>Cash flow at the end of the year is Rs.17,000 what is the present value, if the discount rate is 12% at quarterly rests?</p> <p>A.) Rs 33,000.00 B.) Rs.25,300.00 C.) Rs.32,000.00 D.) Rs.30,100.00</p>
9	<p>What are extant guidelines for Agriculture advances to corporates or partnerships & institutes engaged in agricultural & allied activities:</p> <p>A.) Loans upto 2 crores covered under Direct Agriculture. B.) Loans upto 1 crore covered under Direct Agriculture. C.) Loans above 2 crores covered in Indirect Agriculture. D.) a & c</p>

10	The process of technology implementation in public sector banks started in 1980s, with____: A.) Automated teller machine B.) Stand-alone automated ledger posting machines C.) total branch automation D.) none of the above
11	Which of the following dimension of CRM is not an approach of customer optimization? A.) Acquisition of new customers B.) Retention of existing customers C.) Expansion of the customer relationship with the bank D.) Decreasing dependence on technology
12	The Moratorium period in case of housing loan will be A.) 18 months B.) Upto 18 months after the disbursal of First disbursement of loan C.) Two months after the completion of construction. D.) Both b and c.
13	Idea screening is the second stage in the development of a product/service. This stage is followed by: A.) Test marketing B.) Concept testing C.) Business analysis D.) Commercialization
14	Offering door-step banking facility to the customers is an example of: A.) Generic Products B.) Expected Products C.) Potential Products D.) Augmented Products

15	<p>Which of the following process models provides functionality across products with customer database orientation and centralized data base is used across products?</p> <p>A.) Horizontally Organised Model B.) Vertically Organised Model C.) Predominantly Horizontal Organised Model D.) Predominantly Vertically Organised Model</p>
16	<p>In time deposit accounts the instructions are normally applicable at the time of maturity. To mitigate difficulties to the depositor in case of joint deposit accounts, RBI advised banks:</p> <p>A.) Not to insist on joint discharge for payment of deposit before maturity B.) Obtain mandate for premature /payment/loan to anyone at the time of opening the account itself/ C.) Obtain indemnity from the joint depositor insisting on premature payment/loan and do the need-full D.) Either (a) or (b)</p>
17	<p>The concept of direct selling agents in India was pioneered by:</p> <p>A.) Foreign banks B.) Old private banks C.) New private banks D.) Public sector banks</p>
18	<p>If an order is passed by DRT under RDDB Act:</p> <p>A.) It can be reviewed by DRAT only B.) It can be reviewed by high court only C.) It can be reviewed by DRT itself D.) It can be reviewed by supreme court only</p>
19	<p>Under basic banking savings account the facility available to the customer will be:</p> <p>A.) ATM card/debit card B.) Cheque book facility C.) Exemption from minimum balance requirement D.) All above</p>

20	<p>What is the correct order of implementation stages in the CRM?</p> <p>A.) Classification of customers, identification of customers, interaction with valued customers, customization of products and services</p> <p>B.) Identification of customers, interaction with valued customers, classification of customers, customization of products and services</p> <p>C.) Identification of customers, classification of customers, interaction with valued customers, customization of products and services</p> <p>D.) Identification of customers, classification of customers, customization of products and services, interaction with valued customer</p>
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Answer Key							
1	B	6	C	11	D	16	B
2	D	7	D	12	D	17	D
3	D	8	D	13	B	18	A
4	D	9	D	14	C	19	D
5	C	10	B	15	B	20	C

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