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JAI IIB

PPB QUESTIONS



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

January 2021



PPB QUESTION PDF

As the JAIIB 2022 Exams are just here, starting on this 8th of January, & the first exam being Principles & Practices of Banking (just about 3 days from today), we here are bringing you some set of important questions that you should go through as revision purpose.

Go through the below given multiple choice questions once:

No.	Questions	Answer
1	If the sales are declining leading to decline in profits and there seems no possibility of increasing or improving them, which strategy will be adopted by the organization from the below options? a. modification of Product b. More product will get modified & some of the production will be eliminated/terminated c. Some of production modification and more of production elimination d. elimination of Products	d
2	Which one of the following statements aren't correct in the context of when dealing with a company? a. Responsibility to get the charge registered with ROC lies on the bank b. Responsibility to file the particulars related to charge so as to get it registered lies on the company c. If a company doesn't to file the particulars of charge for registration, bank can file those particulars with ROC within the prescribed period, being an interest party d. when the charge is satisfied, it is also required to be registered within 30 days of satisfaction	a

3	<p>Suppose, when two companies get merged where one is a supplier of goods to the other company. What kind of merger it will be known as?</p> <p>a. Horizontal merger b. Vertical merger c. Concentric merger d. Conglomerate merger</p>	b
4	<p>As what kind of person the Banking Codes & Standards Board of India (BCSBI) has been constituted?</p> <p>a. Joint stock company b. Trust c. Society d. Limited Liability Partnership</p>	c
5	<p>From which of the given options the DSS & ESS bring about a lot of transparency?</p> <p>a. System of Data Processing b. Processing of Cheques c. Decisions Making Process d. Processing of Withdrawals</p>	c
6	<p>The most visible of impact of technology can be seen in the way the banks respond _____ to make it effectively usable for the efficient service delivery.</p> <p>a. Technically b. Operationally c. Strategically d. Financially</p>	c
7	<p>Which from the following amounts can be sent outside India by an NRI from his NRO a/c?</p> <p>(a) interest that is credited by the bank (b) amount of dividend that he receives in a/c (c) principal in the account</p> <p>a. a and b b. b and c c. a and c</p>	a

	d. Any of the above	
8	What is a withdrawal slip from the given options? a. Cheque b. Bill of Exchange c. Promissory Note d. All of these	c
9	What is the relationship between bank & a corporate person when the bank lends money to the corporate? a. borrower & lender b. creditor & debtor c. debtor & creditor d. customer & client	b
10	As the social networks have an enormous capacity for information sharing, they can be a great distribution channel for what of the below options? a. customer feedback b. viral content c. exclusive coupons d. marketing messages	d
11	According to marketing's 4Ps, credit terms cannot be classified as which of the given options? (i) Place, (ii) Price, (iii) Product a. Only (i) & (ii) b. Only (i) & (iii) c. Only (ii) & (iii) d. (i), (ii) & (iii)	b
12	Which amongst the following is not a type of term-deposit which gets issued by commercial banks? a. Current account b. Fixed deposit c. Recurring deposit d. Reinvestment deposit	a

13	Under what category of advances (priority sector) that are provided to Primary Agricultural Credit Societies (PACS) are covered? a. Direct Agriculture Advances b. Indirect Agriculture c. Self-Employment Scheme d. Allied to indirect Agriculture Advances	b
14	To whom are the cases of deceased depositors are required to be reported where the claims have been received & are pending beyond the stipulated period from the following? a. Board of Directors of the bank b. Ombudsman c. Reserve Bank of India (RBI) d. Customer Service Committee of the Board	a
15	What is the name of the settlement system in which there is continuous processing & final payment of funds transfer instructions? a. Debit clearing system b. credit clearing system c. national clearing system d. real time gross settlement	d
16	What does the term "DRT" stand for when it is used in relation to recovery of bank dues? a. Debt Recovery Tribunal b. Debtor recovery tribunal c. Debt recovery tariff d. Debt reminder tribunal	a
17	By what name the system is known by which has a very high frequency radio signal to transmit the data through the space? a. optical fibre b. Coaxial cable c. microwave system d. modem	c

18	What is a formal & mutually agreed commercial collaboration b/w Companies called by? a. Merger b. Amalgamation c. Strategic Alliance d. Subsidiary	b
19	What do the mental act, habit or condition of placing confidence or trust in another tells you? a. Motive b. Belief c. Behavior d. Attitude	d
20	If a Non-Performing Asser is purchased from Sugandha bank by Yamini Bank and Yamini bank wants to sell it to Zeus bank, what will be the time period for which the account (NPA) has to remain with bank Yamini? a. 6 months b. 12 months c. 15 months d. 18 months	a

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