

Q.1 When currency mismatch exists during on Balance sheet netting operational requirement, the Banks shall provide Haircut of

**Marks
1**

- A.** 0.08
- B.** 0.5
- C.** 0.35
- D.** 0.25

Q.2 Which of the following is not an important part of Risk Management Framework (RMF)?

**Marks
1**

- A.** Risk Identification
- B.** Measurement and Assessment of Risk
- C.** Risk governance
- D.** Exceptional Dealing

Q.3 Which of the following are the objectives of using Derivative Products by the Treasury:

**Marks
1**

- A.** To manage Liquidity, ALM Risk
- B.** To meet the requirements of Corporate Customers
- C.** To trade in currency and Rupee derivatives
- D.** All the above

Q.4 The derivative products that can be negotiated and obtained from Banks and Investment Institutions is known as

**Marks
1**

- A.** Over the Counter Derivatives
- B.** Exchange Traded Derivatives
- C.** Commodity Futures
- D.** Stock and Index Futures

Q.5 The risk which arises due to differences in face value of the Contract and exposure is known as: **Marks 1**

- A. Basis Risk
- B. Interest Rate Risk
- C. Market Risk
- D. Liquidity Risk

Q.6 Demat accounts with Depository Participants and Nostro Accounts are maintained by _____ office of the treasury. **Marks 1**

- A. Front office
- B. Mid Office
- C. Back Office
- D. Maintained by RBI

Q.7 Treasury invests in _____ to meet its reserve requirements. **Marks 1**

- A. Government securities
- B. Interest Rate Swap
- C. Derivatives
- D. Mutual Funds

Q.8 _____ of the following is not a component of broad money(M3). **Marks 1**

- A. Currency in circulation
- B. Demand and Time Deposits with Bank
- C. Post Office Savings Deposit
- D. Total deposits Post office

Q.9 _____ represents the bank's ownership stake and serves as a safety net for depositors and creditors in the event of a loss.

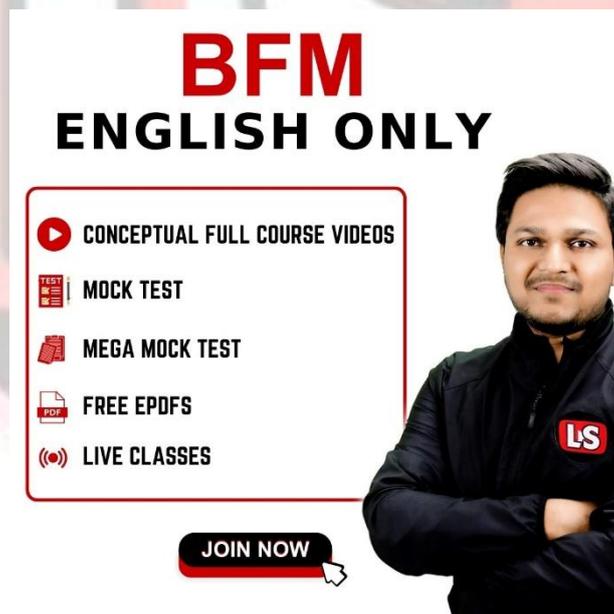
**Marks
1**

- A.** Surplus
- B.** Assets
- C.** Capital
- D.** Deposits

Q.10 Which is the main source of funds for the banks?

**Marks
1**

- A.** Reserves
- B.** Surplus
- C.** Advance
- D.** Deposits



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Q.11 Which are the most important asset items on the bank's balance sheet?

**Marks
1**

- A.** Advances
- B.** Assets
- C.** Capital
- D.** Equity

Q.12 Which among the following is not a reason for the growing significance of Asset Liability Management?

**Marks
1**

- A.** Volatility
- B.** Product Innovation
- C.** Regulatory environment
- D.** Loan management

Q.13 Which among the following is not a category of non-performing assets?

**Marks
1**

- A.** Substandard Assets
- B.** Doubtful Assets
- C.** Standard Assets
- D.** Loss Assets

Q.14 What are the minimum and maximum tenure of Fixed Deposits?

**Marks
1**

- A.** 1 month, 10 years
- B.** 1 month, 15 Years
- C.** 7 days, 10 years
- D.** 15 Days, 15 Years

Q.15 _____ is referred to as all of the departments that interface directly with the public in banking operations:

**Marks
1**

- A.** Back office of a bank
- B.** Front office of a bank
- C.** Para Banking activities
- D.** Outsourcing of Services by Banks

Q.16 Which of the following as per UCPDC find correct option-

**Marks
1**

- A.** Review of documents (Article 14)-21 Days of date of BOL
- B.** Submission of transport documents -5 Banking days
- C.** Both are wrong

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D. None of these

Q.18 NRI is defined for banking purpose

**Marks
1**

- A. FEMA
- B. Income Tax Act
- C. NI Act
- D. RBI Act

Q.19 The price or ratio or value at which one currency is exchanged for another currency is called?

**Marks
1**

- A. Contract of foreign currency
- B. Price of foreign currency
- C. Exchange rate
- D. Any of the above

Q.20 The exchange rate of foreign currencies varies at which of the following time intervals

**Marks
1**

- A. Day to day
- B. Minute to minute
- C. Hour to hour
- D. Any of the above

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Q.21 The foreign exchange markets remain open on which of the following days in India?

**Marks
1**

- A. Monday to Sunday
- B. Monday to Saturday
- C. Monday to Friday

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D. Monday to Thursday

Q.22 The forex dealer operates the sale purchase transactions within the limits fixed by:

**Marks
1**

- A.** FEDAI
- B.** RBI
- C.** Management of the bank
- D.** None

Q.23 That part of the office of a dealer, which takes care of processing of deals, accounts, reconciliation etc. is called?

**Marks
1**

- A.** Front office
- B.** Back office
- C.** Mid office
- D.** Transaction process office

Q.24 Whose approval is required for appointment of foreign currency dealer by bank

**Marks
1**

- A.** RBI
- B.** FEDAI
- C.** IBA
- D.** Discretion of the bank

Q.25 Fedwire is a _____ system in US and is operated by _____.

**Marks
1**

- A.** clearing, US Banks
- B.** payment, US Govt
- C.** payment, US Banks
- D.** payment, US Federal Reserve Bank

Q.26 An Indian person is working abroad with foreign govt. OR govt. agencies of UNO. He shall be deemed to be

**Marks
1**

- A.** Resident
- B.** Foreign National

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- C. Person of Indian origin
- D. Non-resident Indian

Q.27 An account maintained by the opening bank, as a shadow account is called:

**Marks
1**

- A. NOSTRO
- B. VOSTRO
- C. LORO
- D. Mirror

Q.28 Banks may allow temporary overdrawing up to Rs. _____ in NRE saving account.

**Marks
1**

- A. 50,000 INR
- B. 50,000 US\$
- C. 250000 US\$
- D. None

Q.29 Special Non-resident rupee (SNRR) account can be opened by:

**Marks
1**

- A. non-resident person
- B. any non-resident Indian
- C. any resident outside India having business interest in India
- D. any India resident having business outside India

**Q.30 Forward rate = spot rate (+) _____ (-)
_____ : ?**

**Marks
1**

- A. discount, commission
- B. premium, discount
- C. premium, commission
- D. discount, premium

Q.31 The _____ rate is the official rate set by the monetary authorities for currencies.

**Marks
1**

- A.** Fixed exchange rate
- B.** Floating exchange rate
- C.** Both
- D.** None

Q.32 Foreign Exchange markets are

**Marks
1**

- A.** regional markets.
- B.** domestic markets.
- C.** global markets.
- D.** localized exchange traded markets.

Q.33 The rate at which the quoting bank is ready to sell the currency is called

**Marks
1**

- A.** Bid rate.
- B.** Offer Rate.
- C.** TT Buying Rate.
- D.** Swap rate.

Q.34 Evaluation of foreign exchange profit & losses at the closing rates of every month as announced by

**Marks
1**

- A.** FEDAI
- B.** RBI
- C.** IBA
- D.** None

Q.35 A contract in which the rate is fixed at once for a purchase or sale of foreign currency at a future date is ?

**Marks
1**

- A.** Future
- B.** Option
- C.** Forward contract
- D.** Swap

Q.36 Banks permitted to deal in foreign exchange are called?

**Marks
1**

- A.** Foreign exchange banks
- B.** Foreign exchange dealer
- C.** Authorized persons
- D.** Foreign exchange Manager

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Q.37 In foreign exchange transaction, Deal date is 11 January 2021 and settlement date is 11 January 2021. It is known as?

- A.** Ready or Cash
- B.** Tom
- C.** Spot
- D.** Forward

Q.38 The exchange rate quoted in the notice board of the Bank shows: 1US\$ = Rs.70.25 This indicates quotation.

**Marks
1**

- A.** Indirect
- B.** Direct
- C.** Two way

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D. Notional

Q.39 Any mismatch in the funds position will expose the bank to which of the following kinds of risk:

**Marks
1**

- A. currency risk
- B. currency risk
- C. interest rate risk
- D. credit risk

Q.40 An indicative tiring scale of 1 as per RBI indicates

**Marks
1**

- A. Loss
- B. Low risk
- C. Watch List
- D. Fair risk

Q.41 The bank acquiring the shares of Indian companies in Europe and issuing the receipts (GDRs) is called?

**Marks
1**

- A. Depository
- B. Issuer
- C. Merchant banker
- D. Portfolio manager

Q.42 Normally the total period allowed for PCL should not exceed _____ days.

**Marks
1**

- A. 60 Days
- B. 180 days
- C. 90 Days
- D. 30 Days

Q.43 PCL allowed without prior lodgement of order or LC is called _____ account facility.

**Marks
1**

- A. Running Facility
- B. Instant Facility
- C. Both

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D. None

Q.44 Post-shipment finance is essentially an advance against _____ ?

**Marks
1**

- A. Receivable
- B. Bills Payable
- C. Bills Receivable
- D. None

Q.45 The model developed by J.P Morgan for evaluating credit risk is known as:

**Marks
1**

- A. Credit metrics
- B. Credit risks
- C. Credit maps
- D. All man Z score

Q.46 Daily volatility of a stock is 0.5%, What is its 10 days volatility?

**Marks
1**

- A. 5%
- B. 0.25%
- C. 1.58%
- D. None of the above

Q.47 Run in banking term means:

**Marks
1**

- A. Banks running for deposit
- B. Depositors running after banks for best price for their investment
- C. Bank might fail due to NPA increasing rapidly
- D. If depositors feared a bank might fail, they would withdraw their deposit

Q.48 Non performance of its obligations due to refusal or inability of a party to contract leads to the risk of:

**Marks
1**

- A. Systematic
- B. Downgrade
- C. Liquidity

D. Counter party

Q.49 Change in the rating of borrower over a period of time when rated in the same standard or model is called: **Marks 1**

- A. Credit rating
- B. Rating migration
- C. Rating life cycle
- D. Credit rate mapping

Q.50 While rating, the following aspect is given importance? **Marks 1**

- A. Stability of returns
- B. Profitability
- C. Market value of business
- D. Growth rate in business

Q.51 The probability of a company entering bankruptcy within next 12 months period is forecast by the following technique: **Marks 1**

- A. Credit metrics
- B. Credit risks
- C. Credit maps
- D. Altman Z score

Q.52 The model developed by J.P Morgan for evaluating credit risk is known as: **Marks 1**

- A. Credit metrics
- B. Credit risks
- C. Credit maps
- D. All man Z score

Q.53 The most important and well pronounced risk in treasury is: **Marks 1**

- A. Credit risk

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- B. Liquidity risk
- C. Market risk
- D. Embedded option risk

Q.54 The following institutions facilitate delivery vs. payment (DvP) for secondary market deals in equity and debt instruments?

**Marks
1**

- A. IDRBT
- B. NDS
- C. NSDL and CDSL
- D. NPCI

Q.55 Which of the following participants in the forex market offers exchange of currencies to their retail clients?

**Marks
1**

- A. Central Banks
- B. Commercial Banks
- C. Forex Brokers
- D. Investment Banks

Q.56 Which of the following influence the exchange rates around the world?

**Marks
1**

- A. Expansionary policy of the government
- B. Surplus balance of payment
- C. High domestic interest rates
- D. All the above

Q.57 The date of settlement of funds in which a payment of funds or an entry to an account becomes actually effective and/or subjected to interest is called as _____.

**Marks
1**

- A. Transaction date
- B. Fund date
- C. Value date
- D. Entry date

Q.58 The exchange of interest rate payment flows or foreign currencies are called _____. **Marks 1**

- A. Options
- B. Swaps
- C. Futures
- D. Forwards

Q.59 The differential between the spot price and the futures price is known as **Marks 1**

- A. The spread
- B. The GAP
- C. The Basis.
- D. The differential rate

Q.60 The amount paid to buy an option is called _____? **Marks 1**

- A. Premium
- B. Strike Price
- C. Option Advance
- D. Discount

Q.61 Which of the following has the right to buy an asset at a predetermined price? **Marks 1**

- A. A Call Writer
- B. A Put Writer
- C. A Put Buyer
- D. A Call Buyer

Q.62 Which of the following has the right to sell an asset at a predetermined price? **Marks 1**

- A. A Call Buyer
- B. A Call Writer
- C. A Put Buyer
- D. A Put writer

Q.63 What does S stand for in NSFR?

**Marks
1**

- A. Strategy.
- B. Stable
- C. Statutory
- D. Standard

Q.64 Exposure limits protect the bank from which of the following risk?

**Marks
1**

- A. Credit Risk
- B. Liquidity Risk
- C. Reputational Risk
- D. Systemic Risk

Q.65 What is the rate of penalty the Bank has to pay for default period of one day in shortfall in CRR balance ?

**Marks
1**

- A. Bank rate + 3%.
- B. Bank rate +5%
- C. Repo rate +2%.
- D. Bank rate + 1%

Q.66 Basic Indicator Approach (BIA) is one of the methods for computation of capital charge for:

**Marks
1**

- A. Interest rate risk
- B. Market risk.
- C. Operational risk.
- D. Credit risk.

Q.67 Which of the following is not covered under 'Market Discipline' pillar of Basel II ?

**Marks
1**

- A. Ensure maintenance of minimum capital - with PCA for shortfall.
- B. Core disclosures
- C. Enhance Disclosure.
- D. Supplementary disclosures.

Q.68 Which of the following is not one of the 3 main pillars of Basel III?

**Marks
1**

- A. Capital for market risks.
- B. Supervisory review process.
- C. Market discipline.
- D. Minimum capital requirements.

Q.69 Revaluation reserve _____.

**Marks
1**

- A. Qualify for Tier I capital but limited to 55% of it.
- B. Qualify for Tier II capital but limited to 55% of it.
- C. Qualify for Tier I capital but limited to 45% of it.
- D. Qualify for Tier II capital but limited to 45% of it.

Q.70 ICAAP (Internal capital adequacy assessment processes) document of the bank may not contain _____.

**Marks
1**

- A. Anticipated capital expenditure.
- B. Monitoring system for compliance with internal policies.
- C. Strategic plan of the bank.
- D. All these may be included in ICAAP document.

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Q.71 Which of the following approach is simplest in terms of measuring Capital requirement?

**Marks
1**

- A. Basic 'indicator Approach.
- B. Standardized Approach.
- C. Advanced Management Approach.
- D. All of these.

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Q.72 The provision on Standard Asset is kept in the Balance Sheet as part of _____. **Marks 1**

- A. Schedule 11 advances.
- B. Deduct from Sch. 13 other assets.
- C. Deduct from Sch. 4 Deposit.
- D. Other liability and provision.

Q.73 Interest Risk can be mitigated in which of the following way(s)? **Marks 1**

- A. By using interest rate swaps.
- B. By forward rate agreements.
- C. By financial futures.
- D. None of these

Q.74 The liquidity corridor that RBI uses to control short term interest rates is defined/dictated by _____. **Marks 1**

- A. Repo and reverse repo rates
- B. Call money market
- C. Bank rate
- D. SLR and CRR

Q.75 Liquidity risk is reflected as _____ which is the gap in _____. **Marks 1**

- A. maturity mismatch, cash inflow, and outflow
- B. Total cash held. Receipts and payments
- C. Committed lines, lines utilized and unutilized
- D. NPAs, total assets, and performing loans

Q.76 For most regulatory purposes, how will an IBU be treated? **Marks 1**

- A. As an independent entity separate from its parent Bank
- B. On par with a domestic branch of an Indian bank
- C. On par with a foreign branch of an Indian bank
- D. None of the above

Q.77 What is the minimum capital that the parent bank is required to provide to its IBU?

**Marks
1**

- A. USD 10 Mn
- B. USD 20 Mn
- C. USD 30 Mn
- D. USD 50 Mn

Q.78 What restrictions apply to the deployment of funds with persons resident in India?

**Marks
1**

- A. There are no restrictions
- B. They are subject to the provisions of FEMA 199
- C. They can only be deployed in term deposits
- D. They can only be deployed in current accounts

Q.79 What feature of the Trade Finance Portal allows customers to conduct their business activities at any time and from any location?

**Marks
1**

- A. The portal's in-person service feature
- B. The portal's telephonic service feature
- C. The portal's online accessibility feature
- D. The portal's postal service feature

Q.80 When were AD Banks required to update the EDPMS with data of export proceeds on an "as and when realized basis" for issuance of e-BRC?

**Marks
1**

- A. March 1, 2014
- B. October 16, 2017
- C. They are not required to update
- D. This feature is not introduced yet

Q.81 Which type of export transactions are not supported under the EDPMS platform?

**Marks
1**

- A. Transactions related to Service Exports

- B. Transactions related to physical goods
- C. Transactions related to Shipping Bills
- D. All export transactions are supported

Q.82 What is the all-in-cost ceiling for new ECBs?

Marks

1

- A. Benchmark rate plus 450 bps spread
- B. Benchmark rate plus 500 bps spread
- C. Benchmark rate plus 550 bps spread
- D. Prevailing yield of the Government of India securities of corresponding maturity

Q.83 For INR denominated ECBs, what is the benchmark rate?

Marks

1

- A. Benchmark rate plus 450 bps spread
- B. Benchmark rate plus 500 bps spread
- C. Benchmark rate plus 550 bps spread
- D. Prevailing yield of the Government of India securities of corresponding maturity

Q.84 An NRI cannot open following accounts in India-

Marks

1

- A. FCNR deposit in Australian dollars for a period of two years.
- B. NRE savings bank account, with check book facility.
- C. FCNR deposit in Canadian Dollars for a period of 10 years.
- D. An NRE term deposit for a period of 5 years.

Q.85 Which Bonds can be adjusted for Vertical disallowance?

Marks

1

- A. Long 2yr 100 cr with Long 5 yr 450 cr
- B. Long 2yr 100 cr with Short 6m 100 cr
- C. Long 2yr 100 cr with Short 2 yr 50 cr
- D. Long 5yr 450 cr with Short 6m 100 cr

Q.86 During the pre-nationalization period in India, what was the state of banking activities?

**Marks
1**

- A. Highly automated with advanced technology
- B. Manual due to the country's illiterate population
- C. Focused on internet banking and online transactions
- D. entered around investment of surplus savings

Q.87 What was the purpose of nationalizing banks in India in 1969?

**Marks
1**

- A. To introduce advanced technology in banking operations
- B. To provide banking services to the entire country
- C. To promote internet banking and digital transactions
- D. To encourage borrowing by offering lower interest rates

Q.88 Which period witnessed the hunger for technology in the banking sector in India?

**Marks
1**

- A. Pre-nationalization period
- B. Post-nationalization period
- C. 1980s
- D. 1990s

Q.89 Which of the following characteristics are evident in adoption of technology in Banking?

**Marks
1**

- A. Speed and Accuracy
- B. Ease of doing business
- C. Reduction in manpower
- D. All of the above.

Q.90 Which of the following is NOT a benefit of technology in international banking?

**Marks
1**

- A. Accuracy
- B. Speed
- C. Higher transaction costs
- D. Ease of doing business

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Q.91 What is one limitation of technology in international banking?

**Marks
1**

- A.** Infrastructure costs
- B.** Increased customer awareness
- C.** Enhanced customer service
- D.** Decreased security issues

Q.92 What is a potential inconvenience for customers when using technology in banking?

**Marks
1**

- A.** Enhanced control limits for withdrawals and deposits
- B.** Reduced fraud by external sources
- C.** Improved customer service
- D.** Decreased cybercrime risks

Q.93 Which of the following is NOT a benefit of technology in international banking?

**Marks
1**

- A.** Lower manpower requirements
- B.** Enhanced compliance with regulatory requirements
- C.** Improved continuity in business operations
- D.** Increased transaction costs

Q.94 Under the Basel II framework the total regulatory capital comprises of tier I that is _____?

**Marks
1**

- A.** Core capital
- B.** Monetary capital
- C.** Supplementary capital
- D.** None of these

Q.95 The primary responsibility of understanding the risks run by the bank and ensuring that the risks are appropriately managed should clearly be vested with the:

**Marks
1**

- A.** Chief Executive Officer
- B.** Board of Directors
- C.** Auditors
- D.** Shareholders

Q.96 _____ is a type of liquidity risk which occurs due to liabilities in foreign currencies.

**Marks
1**

- A.** Time risk
- B.** Funding risk
- C.** Call risk
- D.** Operational risk

Q.97 Back testing is done to

**Marks
1**

- A.** Test a model
- B.** Compare model results and actual performance
- C.** Record performance
- D.** None of the above

Q.98 Under the Standardised Approach, the rating assigned by the eligible external credit rating agencies will largely support the measure of

**Marks
1**

- A.** Market Risk
- B.** Credit Risk
- C.** Liquidity Risk
- D.** Operational Risk

Q.99 A bank expects fall in the price of a security if it sells it in the market. What is the risk that the bank is facing?

**Marks
1**

- A.** Market risk
- B.** Operational risk
- C.** Asset liquidation risk
- D.** Market liquidity risk

Q.100 A bank holds a security that is rated A+. The rating of the security migrates to A. What is the risk that the bank has faced?

**Marks
1**

- A.** Market risk
- B.** Market liquidation risk
- C.** Operational risk
- D.** Credit risk



ANSWER KEY:

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
A	D	D	A	A	C	A	D	C	D
11.	12.	13.	14.	15.	16.	17.	18.	19.	20.
A	B	C	C	B	C	B	C	C	D
21.	22.	23.	24.	25.	26.	27.	28.	29.	30.
C	C	B	D	D	D	D	B	C	B
31.	32.	33.	34.	35.	36.	37.	38.	39.	40.
A	C	B	A	C	C	A	B	C	B
41.	42.	43.	44.	45.	46.	47.	48.	49.	50.
A	B	A	A	A	C	D	D	B	A
51.	52.	53.	54.	55.	56.	57.	58.	59.	60.
D	A	C	C	B	D	C	B	C	A
61.	62.	63.	64.	65.	66.	67.	68.	69.	70.
D	C	B	A	A	C	A	A	D	D
71.	72.	73.	74.	75.	76.	77.	78.	79.	80.
A	D	D	A	A	C	B	B	C	B
81.	82.	83.	84.	85.	86.	87.	88.	89.	90.
A	B	D	C	C	B	B	B	D	C
91.	92.	93.	94.	95.	96.	97.	98.	99.	100.
A	A	D	A	B	B	B	B	C	D

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