

Principles And Practices of Banking - JAIB

Timing: 3 Hours

Question : 100

1. The regulatory provisions for banks are not uniformly applicable for all banks. This application depends upon their constitution. The banks can be (a) statutory corporations (b) a banking company (c) a cooperative society (d) a partnership firm:
 - a. A to d all
 - b. A, b and c only
 - c. A, c and d only
 - d. B, c and d only
2. Which of the following is not a feature of the retail banking:
 - a. Multiple products such as deposits, credit card
 - b. Multiple channels of distribution
 - c. Multiple customer groups
 - d. Multiple banking
3. Which of the following types of business cannot be taken up by a banking company u/s 6 (1) of banking Regulation Act:
 - a. Buying, selling and dealing in bullion
 - b. Acquiring and holding shares and debentures
 - c. Purchasing of bonds, scrips and other forms of securities.
 - d. Sale and purchase of immovable property for any purpose
4. Public sector banks include (a) nationalized banks under Banking Companies – Acquisition and Transfer of Undertakings Act (b) State Bank of India and its associates (c) Regional Rural Banks (d) Cooperative Banks.
 - a. A, b and c only
 - b. A, c and d only
 - c. B, c and d only
 - d. A to d all
5. Which of the following is a product, that is offered by banks in wholesale banking:
 - a. Fund based services such as structured finance
 - b. Non-fund based products such as LC
 - c. Value-assed services such as cash management services
 - d. All the above
6. Where RBI cancels the banking licence of a banking company, the appeal can be made to:
 - a. Central Govt.
 - b. Company law Board
 - c. High Court
 - d. Supreme Court
7. Which among the following cannot be done by the Central Govt. for regulation of banks in India:
 - a. Give approval for formation of subsidiary by a bank for certain type of business

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- b. Issuing notification with reference to accounts and balance sheet u/s 29 of B R Act
 - c. Suspend business and amalgamate a bank u/s 45 of Banking Regulation Act
 - d. None of the above
8. In ____ banking, the banks offer all types of financial services to expand their business that include high risk products and medium risk products also:
- a. Retail banking
 - b. Universal banking
 - c. Wholesale banking
 - d. Narrow banking
9. Aggregate investment of a bank in its subsidiary companies cannot exceed ____% of ____ the bank:
- a. 15% , capital fund
 - b. 15%, paid up capital
 - c. 20%, paid up capital
 - d. 20%, net worth
10. Global depository receipts are listed on ____ stock exchanges:
- a. American
 - b. European
 - c. Asian
 - d. Indian
11. What is the maximum extent up to which a single shareholder can exercise voting rights u/s 12(2) of Banking Regulation Act:
- a. 20%
 - b. 15%
 - c. 12.5%
 - d. 26%
12. Which of the following is a disqualification of a person to be appointed as director on the board of a bank (a) who has been adjudicated insolvent (b) who has suspended payment of his dues (c) who has compounded with his creditors (d) who has been convicted by criminal court of offence involving moral turpitude:
- a. A, b and c only
 - b. A, c and d only
 - c. B, c and d only
 - d. A to d all
13. The repayment period of retail loans given by banks normally ranges between _____. Except for housing loans that have longer duration period of 15-20 years time:
- a. 2 to 7 years
 - b. 3 to 5 years
 - c. 5 to 7 years
 - d. 5 to 10 years

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14. The banker customer relationship arises from various types of services rendered by the bank. Which of these is not a correct (a) deposit (b) lending (c) remittances such as demand drafts etc. (d) conducting govt. transactions:
- C only
 - D only
 - C and d only
 - None of the above
15. Under a debtor creditor relationship arising in case of deposits , the limitation period begins from:
- Date of deposit
 - Date of deposit if a demand deposit and date of maturity in case of a term deposit
 - Date of maturity in all cases
 - Date of demand by the customer
16. A customer deposits some money in his deposit account with the bank but forgets to provide complete particulars of the account. The bank credits the funds in sundries account. The relationship between bank and customer in this case is:
- Debtor – creditor as the funds were deposited for a deposit account
 - Bailee and bailor, as the money has been received by bank
 - Agent and principal, as the bank will act as agent for the funds
 - Trustee and beneficiary
17. In a demutualization process, a stock exchange is transformed from a mutually owned association to:
- Large corporate
 - Shareholders owned company
 - Public sector undertaking
 - Limited liability partnership
18. Bank has obligation of maintaining secrecy of customer's account. Which of the following is not correct in this connection:
- The obligation ends with the closure of the account
 - The obligation is not absolute as in certain circumstances, information is disclosed
 - The obligation is result of contractual obligation and also provisions of Banking Companies (Acquisition & Transfer of Undertakings) Act.
 - Exchange of information amongst banks should be in general terms.
19. X deposited Rs.20000 in his saving bank account for payment of a cheque to be presented after 20 days. Bank credited the amount as Rs.2000 instead of Rs.20000 and informed the customer through a statement of account. When the cheque was presented, it was dishonoured due to which customer suffered losses. Now X claims damages:
- No damages payable as customer had office of the mistake
 - Customer cannot claim damages. He can claim only the amount he deposited.
 - Bank is absolved of its liability, when the customer does not points it out.

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- d. Bank is liable and continues to be liable even when the mistake is not pointed out by the customer
20. In which of the following types of shares there is facility that, if the dividend payable is not paid, it will accumulate. In addition, the share will be exchanged with a equity share:
- Cumulative convertible preference share
 - Participating preference share
 - Cumulative convertible preference share
 - Preference share
21. Bank can not exercise its right of lien in case (a) where goods have been received for safe custody (b) where the security has been deposited for a specific purpose (c) where debt has already fallen due (d) securities are left by the customer by mistake:
- A to d all correct
 - A, b and d correct
 - A, b and d correct
 - B, c and d correct
22. In which of the following circumstances, the bank can exercise its right of set off to adjust the loan account from deposit in the name of the customer, after giving a notice only:
- Death of the customer
 - When customer has become insolvent
 - When garnishee order has been received by the bank
 - When loan has become NPA and there is urgency to recover the amount
23. X has an overdraft account with your branch which has not been repaying despite the fact that bank has raised demand on a no. of occasions. He is associated with the following accounts. To the debit of which of these accounts. The bank can adjust the account immediately:
- A saving account in his name and a term deposit which will mature after 4 months
 - A term deposit account which has matured which is a 'former and survivor' account along with his wife
 - Current account of a partnership firm in which he is a partner
 - None of the above as the conditions are not satisfied to exercise the right.
24. Which of the following can not function as qualified institutional buyer:
- FII registered with SEBI
 - Mutual funds
 - Commercial Banks
 - None of the above
25. Which of the following is not correct in connection with the mandate given by a customer:
- Mandate can be given the customer any time
 - Mandate can be withdrawn by the customer any time
 - If after mandate, a power of attorney is given by the customer in favour of another person, the mandate ceases to operate
 - A customer can give more than one mandates at a time and all remain operative

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26. A garnishee order is issued by:
- Police officer to seize the property of the accused
 - Govt. authority to recover govt. dues
 - Competent court, to recover the dues from judgement debtor
 - Enforcement authority under the provisions of relevant law
27. The safety net arrangement can be made by a company, only to original resident individual investors with investment up to _____ shares per allottee, as per SEBI guidelines:
- 10000
 - 1000
 - 500
 - 100
28. Z is issued 3 cheques on Dec 12,2015. He dated the 1st cheque as Dec 02,2015,2nd cheque as Dec 12,2015 and 3rd cheque as Dec 22,2015. These are presented for payment on Dec 18,2015 but account was opened on Dec 05,2015.
- The 1st cheque is post dated and 3rd cheque is ante-dated. These cannot be paid. But 2nd cheque can be paid.
 - The 1st cheque is ante-dated and 3rd cheque is post dated. These cannot be paid. But 2nd cheque can be paid.
 - The 1st cheque is ante-dated and can be paid and 2nd cheque is post-dated which cannot be paid. 2nd cheque can also be paid.
 - The 1st cheque is post-dated which cannot be paid. But 2nd cheque can be paid.
29. The liability on a usance bill of exchange is that of (a) drawer till it is accepted by the drawee (b) payee till it is accepted by the drawee (c) drawee after acceptance (d) drawee whether accepted or not:
- A and b only
 - A and c only
 - A and d only
 - B and c only
30. An advocate has two accounts with your branch in his name (a) one in which he transacts his office transactions (b) one his client account. A garnishee order is received:
- The order will attach only the client account and not the office account
 - The order will not attach the client account and attach the office account only
 - The order will attach both the accounts
 - The order will not attach any account, as the accounts belong to an advocate
31. Net asset value is disclosed by a mutual fund:
- Daily
 - Weekly
 - Fortnightly
 - Depending up on the scheme

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32. A cheque is crossed and 'Indore' between two lines across its face. It is presented in Mumbai as it is payable by a bank in Mumbai:
- The cheque can be paid in Mumbai
 - The cheque can be paid in Indore only
 - The cheque can be paid both at Indore and Mumbai
 - The cheque cannot be paid as it is crossing for two places
33. A cheque of Rs.500 issued by Mr.A, (a customer of your branch) favouring Mr. X, is crossed as not-negotiable. X endorses it in favour of Z who deposit the cheque with your branch. What should be done:
- Cheque may be collected for Z, as amount is small
 - Cheque cannot be endorsed by Mr.X. Hence endorsement is irregular. It should be collected for Z
 - Cheque can be collected for Z as not-negotiable crossing does not restrict further transfer
 - Z should be advised to return the cheque to X and should not enter into such risk – prone transaction.
34. What will be correct form of endorsement by the payee if the cheque is issued in the name of Dr. Ramesh Kumar, MBBS (a) Dr. Ramesh Kumar (b) Ramesh Kumar (c) Ramesh Kumar MBBS (d) Ramesh Kumar (Dr).
- A and b
 - B and c
 - C and d
 - B and d
35. The term 'uberrima fides' relates to:
- Contract of insurance
 - Conducting insurance business
 - Bancassurance
 - Any of the above
36. Payment of which of the following cheques can be treated as a payment in due course, if otherwise in order:
- A mutilated cheque
 - Payment of a cheque crossed as 'account payee' and endorsed by its payee Mr. X in favour of Y.
 - Payment of a bearer cheque to Mr. X through it is drawn in favour of Mr. Y and there is endorsement by Y in favour of Mr. Z
 - Payment of cheque stopped by a partner who is not authorized to operate the account of the partnership firm
37. Z, your customer keeps his cheque book carelessly in his brief case. The office peon steals a cheque leaf and very cleverly forges Z's signatures which appear exactly similar to the signatures on record of the bank and obtains the payment of the cheque. Z claims the money back from the bank.

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- a. Bank is liable on the payment
 - b. Z being negligent, he is liable for the loss. Hence his claim is not tenable
 - c. As signatures appear similar to the signatures on record, the bank is protected u/s 89 of NI Act
 - d. Bank and Z equally negligent and equally liable.
38. Which of the following conditions must be satisfied to treat a payment, as a payment in due course (a) payment as per apparent tenor, (b) payment of holder or holder in due course (c) payment in good faith and without negligence (d) payment should be made through the bank account only:
- a. A to c
 - b. A to d
 - c. A, c and d
 - d. A, b and d
39. Branches of banks distribute to their customers as corporate agents, insurance products of other insurance companies, which is called:
- a. Underwriting business
 - b. Bancassurance
 - c. Referral business
 - d. Any of the above
40. In case of dishonor of cheque on account of insufficiency of funds, the drawer is punishable by of:
- a. Fine up to double the amount of cheque and imprisonment up to one year
 - b. Fine up to equal to the amount of cheque and imprisonment up to one year
 - c. Fine up to double the amount of cheque and imprisonment up to two years
 - d. Fine up to equal to the amount of cheque and imprisonment up to two years
41. In order to prevent frauds in payment of cheques. The multi-level scrutiny is mandatory where amount of cheque is above Rs. ____:
- a. 10 lac
 - b. 5 lac
 - c. 2 lac
 - d. 1 lac
42. X opened an account in the name of his minor daughter, under his guardianship. He also writes a will and appoints Z as Testamentary guardian. He changes his religion. In the circumstances, the account will be operated
- a. By X's wife if alive and by Z if she is not alive
 - b. By X's wife if alive and by court appointed guardian if she is not alive
 - c. By Z only
 - d. Account will continue to be operated by X only being his guardian
43. The service which is concerned with the financing and collection of account receivables in domestic trade is called:

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- a. Securitization
 - b. Factoring
 - c. Forfaiting
 - d. Bancassurance
44. A and B have a joint account with either and survivor instructions. They nominate a minor M in the account and authorize Z to obtain payment on behalf of the minor nominee. B expired. The payment will be made to:
- a. A and M
 - b. A and Z
 - c. A and legal heirs of B
 - d. Only A
45. A firm's bank account should be opened in the name of the firm only as Section ____ of Indian partnership Act restricts opening a bank account on behalf of a firm _____:
- a. 19, by one partners
 - b. 19(1), by all partners
 - c. 19 (2), in his own name
 - d. 19(2), by one partner
46. In case of death of a partner, the operations in the bank account are stopped. The operation can be allowed in the existing account:
- a. With the consent of remaining partners if they want to continue the firm
 - b. With the consent of legal heirs and existing partners
 - c. With the consent of remaining partners if they want to wind up the business of the firm
 - d. At the discretion of the bank
47. Under domestic factoring, normally the seller of goods immediately receives ____ % of the bill amount on tendering the bills:
- a. 00%
 - b. 90%
 - c. 80%
 - d. 75%
48. Which of the following statement is not correct:
- a. In case of partnership firm engaged in banking business the no. of partners cannot exceed 10
 - b. In case of partnership firm engaged in other business the no. of partners cannot exceed 20
 - c. In case of partnership firm if no. exceeds 10 or 20 it becomes illegal association under provisions of Section 11 of Companies Act
 - d. The no. of partners is restricted as per Section 11 of Indian partnership Act
 - e. C and d both
49. Which of the following is correct in the context of a company?
- a. A public company has minimum 7 shareholders
 - b. A private company has no restriction on no. of shareholders

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- c. A public company should have minimum 3 directors
 - d. A public company is a govt. company if 50% or more of its paid up capital is held by Govt.
50. The purpose for which a company raises the loan from a bank should be mentioned in which of the following documents of a company as otherwise the loan will not be recoverable from the company, the purpose being ultra-vires:
- a. Memorandum of Association
 - b. Articles of Association
 - c. Certificate of Incorporation
 - d. Certificate of Commencement of Business
51. Which of the following charge is not required to be registered by a company with Registrar of Companies (a) charge on uncalled share capital (b) a charge in the form of a pledge (c) a charge on book debts (d) loan against bank deposit:
- a. A and b
 - b. B and c
 - c. B and d
 - d. A and c
52. In which of the following types of letters of credit, the negotiations of bills by the beneficiary is allowed again and again within a given time limit:
- a. Revolving LC
 - b. Irrevocable LC
 - c. Back to back LC
 - d. Red clause LC
53. Which of the following statement is not correct:
- a. Executor is the person, the name of which is mentioned in the will of the deceased
 - b. Administrator is the person who is appointed by a court to administer the estate of the deceased person
 - c. Liquidator is the person appointed for liquidation of a company
 - d. Receiver is the person who is appointed to look after the property of an insane person
54. The borrowing powers of Board of Directors of a company are given by _____ through _____.
- a. Registrar of Companies, Certificate of Commencement of Business
 - b. Shareholders, Articles of Association
 - c. Registrar of Companies, Articles of Association
 - d. Shareholders, Memorandum of Association
55. An NRI has FCNR and NRE accounts with your branch and he has now returned to India for payment stay. What will the bank do with these two accounts:
- a. Both the accounts have to be closed and amount should be credited in a domestic rupee account
 - b. After closure of the accounts, the balance should be transferred to NRO account to be opened for that purpose

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- c. Account holder can keep the funds in foreign currency in the form of Resident Foreign currency account
 - d. The amount has to be transferred to a current of saving bank account
56. Which of the following situation represents operational risk:
- a. Failure of computer system of loan hour
 - b. Deficiency in execution of loan document
 - c. Non-squaring of open position by the forex dealer
 - d. All the above
57. A joint account can be opened by an NRI with a resident in India in case of (a) NRO account (b) NRE account (c) FCNR account:
- a. A only
 - b. C only
 - c. A and c only
 - d. Any of the above
58. A bank can close the account of the customer (a) if the account is not being conducted as per terms of the accounts (b) of customer is keeping balance continuously below the minimum balance (c) before closure of the account a notice is sent to the customer (d) customer is not complying with the KYC guidelines:
- a. A, b and c
 - b. A, b and d
 - c. A, c and d
 - d. B, c and d
59. The banks are required to maintain a certain percentage of assets in the form of cash, balance with other banks, investment in gold and approved securities. This is called:
- a. Cash reserve ratio
 - b. Statutory liquidity ratio
 - c. Ways and means advance
 - d. Liquidity adjustment
60. Basel 2 is based on _____ pillar/s:
- a. One
 - b. Two
 - c. Three
 - d. Four
61. Which of the following is part of off-site supervision of banks by RBI (a) analysis of statement called from banks (b) analysis of balance sheet of the bank (c) meeting with the management periodically (d) rating reports of rating agencies:
- a. A to d all
 - b. A, b and c
 - c. A, c and d
 - d. B, c and d

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62. Under the on-site model, the banks are evaluated by RBI on the basis of important parameters called CAMELS. Which among the following does not match:
- C – Capital and reserves of the bank
 - A – Asset quality
 - E- Earning
 - L- Liquidity
63. Supervisory functions in respect of RRBs/ Coop Banks are carried by:
- RBI
 - NABARD
 - State Govt.
 - Central Govt.
64. For the purpose of off-site supervision of banks, what type of statutory returns are submitted by banks to RBI:
- Copy of balance sheet and profit and loss account
 - Basic statistical returns
 - DSB Returns
 - All the above
65. As per Basel 2, what is the maximum extent of Tier II Capital:
- 25% of capital fund
 - 50% of risk weighted assets
 - 80% of net worth of the bank
 - 100% of Tier capital
66. RBI undertakes quarterly on-site visits in case of:
- Urban cooperative banks
 - Regional rural banks
 - Newly licenced banks during the first year
 - All the above
67. Moratorium order on a banking company can be issued by High Court under Section 37 of _____ Act for a maximum period of _____:
- B R Act,6 months
 - B R Act,2 months
 - RBI Act,3 months
 - RBI Act,1 months
68. General Provisions and loan loss reserves can be taken in the capital funds under Tier II, maximum to the extent of _____% of risk weighted assets:
- 0.50%
 - 0.75%
 - 1.00%
 - 1.25%
69. The banker-customer relationship in case of remittances is that of:

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- a. Debtor-creditor
 - b. Credit-debtor
 - c. Agent-principal
 - d. Trustee-beneficiary
70. Mr. X has a saving bank account with the bank in which he deposited Rs.3 lac. After few days he was arrested on charges of a fraud. The police advised the bank not to allow any withdrawal from the account. A cheque is presented for payment, after receipt of notice from Police. What the bank will do:
- a. Cheque will returned, being a fraud case
 - b. Cheque will be paid because X still remains a customer.
 - c. Cheque can be paid only after getting another order from police
 - d. Cheque can be paid only if an order from court is brought by the account holder.
71. Which of the following is not correct in the context of term deposits:
- a. Term deposit receipts are non-transferable
 - b. Term deposit can be issued normally for a maximum period of 120 months
 - c. On term deposit the interest is normally compounded on a quarterly basis
 - d. Cash payment of a term deposit is allowed of the amount is Rs.20000 or less
72. When 2 or more companies are combined into one company where one company survives and other lose its identity, it is known as:
- a. Alliance
 - b. Amalgamation
 - c. Consolidation
 - d. Merger
73. In case a ____ card, the customer can make payment to the extent of balance lying in his account:
- a. Debit card
 - b. Smart card
 - c. Credit card
 - d. Any of the above
74. Merger of two companies which are producing similar products or render same type of service, falls under:
- a. Horizontal merger
 - b. Vertical merger
 - c. Conglomerate merger
 - d. Concentric merger
75. Under which of the following Act, the banks can sell security charged to them without court intervention:
- a. Only Indian Contract Act, if it is pledge
 - b. Only SARFAESI Act, if it is hypothecated or mortgaged
 - c. Only Companies Act, of charge is registered with registrar of Companies

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- d. A and b both
76. When NPA loans are purchased by Asser Reconstruction companies from banks and financial institutions and then converted into marketable securities, the process is called
- Dematerialization
 - Securitization
 - Factoring
 - Leasing
77. A packaged service in which both the banking service and insurance service is made available, is called:
- Insurance
 - Bancassurance
 - Assured banking
 - Insurance-cum-banking
78. A mutual funds total annual expenses when expressed as a percentage of average net assets of the mutual fund, is known as:
- Net asset value
 - Operating ratio
 - Profitability ratio
 - Expenses ratio
79. When two existing companies are combined as a new company where both of them lose their identity and a new company is created, is called:
- Alliance
 - Amalgamation
 - Consolidation
 - Merger
80. Different banks provide service electronically to each others' customers through a system which is called:
- Shared payment network system
 - Integrated payment network system
 - Centralized banking system
 - Centralized banking solution
81. In E- Banking a customer need not visit a bank branch for his cash requirement as this can be easily met through:
- Tele-banking
 - Electronic funds transfer
 - Automated teller machine
 - On-line banking
82. For foreign banks, which of the following targets is to be compulsorily achieved:
- Overall – 40% of ANBC
 - Micro & small enterprises – 10% of ANBC

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- c. Export credit outstanding : 12% of ANBC
 - d. All the above
83. What is the target for MSE advances within priority sector loans
- a. 5% of ANBC
 - b. 7.5% of ANBC
 - c. 8% of ANBC
 - d. 10% of ANBC
84. Banks are required to convey to the borrowers, the reasons in writing for rejection of their loan applications as part of:
- a. Code for Banks and Financial Institutions
 - b. Fair Practices Code for Lenders
 - c. Chapter for the Borrowers
 - d. Courtesy
85. The cash budget method for sanction of working capital limits is useful in case of (a) issuance of letter of credit (b) seasonal industries (c) software development (d) firm financing:
- a. A to d all
 - b. B, c and d only
 - c. A, c and d only
 - d. A, b and c only
86. Margin for working capital under 2nd method of lending suggested by Tandon Committee is:
- a. 20% of working capital limit
 - b. 25% of maximum permissible bank finance
 - c. 25% of current assets
 - d. 5% of projected sales
87. Use of ultra-violet ray lamp is mandatory, as per RBI guidelines to prevent frauds, where the amount of cheque exceeds Rs...
- a. 50000
 - b. 1 lac
 - c. 2 lac
 - d. Bank discretion
88. If a borrower has applied for transfer of his loan account to another bank, the transfer bank is to convey its decision within _____ from date of receipt of such request:
- a. 30 days
 - b. 21 days
 - c. 14 days
 - d. Discretion of the bank
89. Which among the following forms a part of local area network (LAN): (a) work station (b) disk duplexing (c) file server (d) modem:
- a. A to d all
 - b. B, c and d

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- c. A, c and d
 - d. A, b and c
90. When all the devices on a network are connected to a single continuous cable, this is called _____ topology:
- a. Star topology
 - b. Bus topology
 - c. Ring topology
 - d. Either a or b above
91. The hardware configuration consisting of a key board and monitor that is capable of sending and receiving information, but has no memory or processing capability is called _____:
- a. Server
 - b. Work station
 - c. Dumb terminal
 - d. Node
92. Where a card has the capacity to store value for different purposes and for different issuers, it is called:
- a. Smart card
 - b. Electronic purse
 - c. Credit card
 - d. Charge card
93. Cheque truncation can be done by (a) using MICR data (b) using imaging processing (c) using advances processing technology:
- a. A and b
 - b. B and c
 - c. A and c
 - d. A to c all
94. Which of the following is a feature of a multi-user computer net work:
- a. Larger no. of users can be connected to a central computer
 - b. All data and information is kept on the processing concept
 - c. System is based on centralized processing concept
 - d. All the above
95. The scope of computer system audit comprises the following (a) to review the operations to establish compliance (b) to review the adequacy of procedures and controls (c) integrity review with special focus on fraud detection and prevention:
- a. A and b
 - b. B and c
 - c. A and c
 - d. A to c all
96. The goods that can be packaged, seen, evaluated and tries by the buyers before purchase are called:

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- a. Search goods
 - b. Experienced goods
 - c. Physical service
 - d. All the above
97. Which of the following is not a characteristics of financial services (a) intangibility (b) homogeneity (c) inseparability (d) facility of physical storage
- a. A and b
 - b. B and c
 - c. A and c
 - d. B and d
98. A bank has been offering following services to its customers. Which of these does not belong to product line to other banks:
- a. Home loans
 - b. Agriculture crop loans
 - c. Saving bank deposit
 - d. Credit card
99. A bank has been providing finance to large no. of farmers in a particular district in Southern India for their agriculture operation. Now its wants to come out with a new scheme. For offering education loans to the children of farmers. The bank appears to be following:
- a. Intensive growth strategy
 - b. Integrative growth strategy
 - c. Diversification growth strategy
 - d. Penetrative growth strategy
100. In a _____ an inner copper conductor is held in a position by circular spacers:
- a. Coaxial cable
 - b. Twisted pair cable
 - c. Optical fibre
 - d. Multiplexer

Answer:-

- 1. B
- 2. D
- 3. D
- 4. A
- 5. D
- 6. A
- 7. D
- 8. B
- 9. C
- 10. B

11. D
12. D
13. C
14. D
15. D
16. D
17. B
18. A
19. D
20. C
21. C
22. D
23. D
24. D
25. C
26. C
27. B
28. C
29. B
30. B
31. D
32. A
33. C
34. D
35. A
36. C
37. A
38. A
39. B
40. C
41. B
42. A
43. B
44. D
45. C
46. C
47. C
48. D
49. C
50. A

- 51. C
- 52. A
- 53. D
- 54. B
- 55. C
- 56. D
- 57. A
- 58. C
- 59. B
- 60. C
- 61. A
- 62. A
- 63. B
- 64. C
- 65. D
- 66. C
- 67. A
- 68. D
- 69. A
- 70. B
- 71. D
- 72. D
- 73. A
- 74. A
- 75. D
- 76. B
- 77. B
- 78. D
- 79. C
- 80. A
- 81. C
- 82. A
- 83. B
- 84. B
- 85. A
- 86. C
- 87. C
- 88. B
- 89. D
- 90. B

- 91. C
- 92. B
- 93. A
- 94. D
- 95. D
- 96. A
- 97. D
- 98. D
- 99. B
- 100. A

TROTAL.COM