

## **Recollected Questions of Trainee Officer Exam Held on 27.01.2023**

### **1. Nagpur Metro Maha Card is a collaboration with:**

- a) Delhi Metro
- b) Maharashtra Metro
- c) Bangalore Metro
- d) Kolkata Metro

### **2. Which annexure is required for KYC?**

- a) Annexure A
- b) Annexure B
- c) Annexure C
- d) Annexure D

### **3. What is the minimum NMI required for the Elite credit card?**

- a) 1 lakh
- b) 2 lakhs
- c) 3 lakhs
- d) 4 lakhs

### **4. What is the home loan reimbursement period?**

- a) 6 months
- b) 12 months
- c) 18 months
- d) 24 months

### **5. Which feature is available in YONO Krishi Mandi?**

- a) Crop Insurance
- b) Farm Equipment
- c) Fertilizer Subsidy
- d) Agricultural Loans

### **6. Which setting option is available in YONO Lite?**

- a) Transaction History
- b) A/C Summary
- c) Fund Transfer
- d) Bill Payment

**7. Magnus credit card is associated with which bank?**

- a) SBI
- b) HDFC
- c) ICICI
- d) Axis Bank

**8. SBI credit card for high-net-worth individuals is called:**

- a) Platinum Card
- b) Gold Card
- c) Aurum Card
- d) Elite Card

**9. The minimum limit for Xpress Credit Overdraft is:**

- a) 2 lakhs
- b) 3 lakhs
- c) 4 lakhs
- d) 5 lakhs

**10. The product name for an electric car loan is:**

- a) Green Car Loan
- b) Eco Drive Loan
- c) E-Car Loan
- d) Electric Mobility Loan

**11. Profile passwords reset after:**

- a) 180 days
- b) 365 days
- c) 540 days
- d) 720 days

**12. KCC loan margin is determined based on:**

- a) Crop type
- b) Scale of finance
- c) Land area
- d) Yield

**13. Debit card purchase protection lasts for:**

- a) 30 days
- b) 60 days
- c) 90 days
- d) 120 days

**14. The ISD department is headed by:**

- a) MD & CEO
- b) CGM & Group CCRO
- c) CFO
- d) CCO

**15. The quick transfer limit for RINB is:**

- a) 15000 INR
- b) 25000 INR
- c) 50000 INR
- d) 75000 INR

**16. YONO Shop & Order includes which option?**

- a) Music
- b) Movies
- c) Groceries
- d) Clothing

**17. The shortcut key for copying an account number is:**

- a) F9
- b) F10
- c) F11
- d) F12

**18. An assured car loan is given to:**

- a) Account holders
- b) Property owners
- c) Unencumbered FD holders
- d) Salaried individuals

**19. The education loan portal is known as:**

- a) Vidya Lakshmi Portal
- b) Education India Portal

- c) Student Loans Portal
- d) Scholar Portal

**20. SBI offers an education loan for wards of DSP under:**

- a) Shaurya Loan
- b) Education Assist Loan
- c) Scholar Loan
- d) Vidya Vikas Loan

**21. The theme of the SBI Sustainability report is:**

- a) Powered by Purpose
- b) Responsible Banking
- c) Green Future
- d) Inclusive Growth

**22. The SB Collect payment limit in CINB is:**

- a) 5 lakhs
- b) 10 lakhs
- c) 15 lakhs
- d) 20 lakhs

**23. The PM launched how many digital centers?**

- a) 50
- b) 60
- c) 75
- d) 100

**24. The real GDP of India for FY 21-22 was:**

- a) 6.3%
- b) 7.5%
- c) 8.7%
- d) 9.1%

**25. The satellite-based index was launched by:**

- a) SBI Life
- b) HDFC Ergo
- c) ICICI Lombard
- d) Bajaj Allianz

**26. CGTMSE tied up with which state?**

- a) Assam
- b) Meghalaya
- c) Tripura
- d) Nagaland

**27. RBI's Digital Innovation Hub investment is worth:**

- a) 50 crores
- b) 75 crores
- c) 100 crores
- d) 125 crores

**28. In RRB the highest share belongs to:**

- a) State Government
- b) Central Government
- c) Private Investors
- d) Cooperative Banks

**29. The cybercrime helpline number is:**

- a) 1910
- b) 1920
- c) 1930
- d) 1940

**30. The CII Financial Condition Index is:**

- a) 55.3
- b) 56.4
- c) 58.2
- d) 59.1

**31. The department responsible for the Monthly Economic Review is:**

- a) Economic Survey Department
- b) Finance Ministry
- c) Planning Commission
- d) Reserve Bank of India

**32. The full form of VPA is:**

- a) Verified Payment Account
- b) Virtual Payment Address
- c) Valid Payment Authentication
- d) Variable Payment Agreement

**33. Which option is incorrect for EZ Pay Card?**

- a) Available for SBI customers only
- b) International usage allowed
- c) Linked to savings account
- d) No PIN required

**34. The incorrect feature of Green Remit Card is:**

- a) No PIN option
- b) Available at all ATMs
- c) Free transactions
- d) Linked to SBI accounts only

**35. The mode of operation for Insta Plus V CIP is:**

- a) Jointly
- b) Singly
- c) By Proxy
- d) By Representative

**36. Which card is not accepted at ATMs?**

- a) Debit Card
- b) Credit Card
- c) Prepaid Card
- d) Gift Card

**37. Which option is incorrect in the YONO App?**

- a) Health Insurance
- b) Travel Insurance
- c) Fire Insurance
- d) Car Insurance

**38. Which option is incorrect in YONO Lite Cheque Menu?**

- a) View Cheque Status
- b) Stop Cheque

- c) Surrender Cheque
- d) Request New Cheque Book

**39. Which option is incorrect in YONO Lite Settings?**

- a) Account Details
- b) A/C Summary
- c) Profile Settings
- d) Transaction Limits

**40. The My Deposit menu in YONO App includes:**

- a) Current A/C
- b) Savings A/C
- c) Fixed Deposit
- d) Recurring Deposit

**41. The incorrect feature of SBI FASTag is:**

- a) Validity of 3 years
- b) Usable at all tolls
- c) Rechargeable
- d) Not linked to account

**42. The processing time for online NEFT is:**

- a) 24x7
- b) 9 AM – 7 PM
- c) 8 AM – 6 PM
- d) 10 AM – 5 PM

**43. The unsupported currency for FTC Card is:**

- a) USD
- b) GBP
- c) NZD
- d) AUD

**44. RBI launched the E-Rupee in which segment?**

- a) Retail
- b) Corporate
- c) Wholesale
- d) Personal

**45. The charge by an acquirer to its merchant is known as:**

- a) Processing Fee
- b) Merchant Discount Rate
- c) Transaction Fee
- d) Service Charge

**46. The type of mortgage creation is:**

- a) Registered Mortgage
- b) Equitable Mortgage
- c) Legal Mortgage
- d) Open Mortgage

**47. The DMD Transaction Bank Head reports to:**

- a) MD Retail Banking
- b) MD Corporate Banking
- c) MD & CFO
- d) MD R B & O

**48. The whole bank investment amount is:**

- a) 10.5 lakhs
- b) 12.5 lakhs
- c) 15.75 lakhs
- d) 18 lakhs

**49. The net NPA ratio for Quarter 2 is:**

- a) 0.65%
- b) 0.80%
- c) 1.00%
- d) 1.25%

**50. The gross NPA ratio for Quarter 2 is:**

- a) 2.50%
- b) 2.75%
- c) 3.52%
- d) 4.00%

**51. The AUCA recovery amount for Quarter 2 is approximately:**



- a) 1200 crores
- b) 1500 crores
- c) 1809 crores
- d) 2000 crores

**52. The SBI shareholding percentage is:**

- a) 51.25%
- b) 55.48%
- c) 60.00%
- d) 65.75%

**53. The auto loan market share for Quarter 2 is approximately:**

- a) 15.5%
- b) 17.8%
- c) 19.7%
- d) 21.3%

**54. The current account share for Quarter 2 is:**

- a) 42.30%
- b) 43.95%
- c) 44.63%
- d) 46.10%

**55. The segment with the lowest NPA is:**

- a) Corporate Loans
- b) Retail Loans
- c) SME Loans
- d) Other P Segment Loans

**56. The SBI dividend amount declared is:**

- a) 6.50 INR
- b) 7.10 INR
- c) 7.50 INR
- d) 8.00 INR

**57. The purpose of CRM lead rating is for:**

- a) Risk Assessment
- b) Lead Conversion

- c) Customer Feedback
- d) Market Analysis

**58. DSB services for HNIs do not include:**

- a) Account Transfer Service
- b) Investment Advisory Service
- c) Deceased Account Service
- d) Estate Planning Service

**59. Aadhaar OVD positive confirmation is required if the address changes within:**

- a) 1 month
- b) 2 months
- c) 3 months
- d) 6 months

**60. Which document is not required for account opening for a company?**

- a) PAN Card
- b) Certificate of Incorporation
- c) Certificate of Commencement of Business
- d) Address Proof

**61. The maximum TDR for a minor account is:**

- a) 1 lakh
- b) 1.5 lakhs
- c) 2 lakhs
- d) 3 lakhs

**62. The incorrect feature in the UPI Dashboard is:**

- a) Disable UPI
- b) View QR Code
- c) Disable QR Code
- d) Payment History

**63. The PPF menu extension includes:**

- a) Deposit Amendment
- b) Nomination Change
- c) Deposit CC/OD Amendment

- d) Maturity Renewal

**64. The PPF extension block period is:**

- a) 3 years
- b) 5 years
- c) 6 years
- d) 8 years

**65. Saral Suraksha Bima is offered by:**

- a) ICICI Lombard
- b) SBI General Insurance
- c) HDFC Ergo
- d) Bajaj Allianz

**66. The committee responsible for RBI recommendations is:**

- a) Basle Committee
- b) Hilton Young Committee
- c) Narasimham Committee
- d) Rangarajan Committee

**67. The incorrect feature of FX Out is:**

- a) Available only at NRI branches
- b) Offered in multiple currencies
- c) Can be used for online transactions
- d) Linked to savings accounts

**68. The new name for MOPS is:**

- a) SBI E Pay Lite
- b) SBI Quick Pay
- c) SBI Fast Pay
- d) SBI Swift Pay

**69. The new name for SBI's cross-selling initiative is:**

- a) CVE BU
- b) CVE Sales
- c) SBI Sell Pro
- d) CrossSell Pro

**70. The incorrect option for SDV/SC is:**

- a) Batch Processing
- b) Real-Time Access
- c) 24/7 Availability
- d) High-Security Access

**71. The Elle Chat Bot is associated with:**

- a) SBI Life
- b) HDFC Life
- c) ICICI Prudential
- d) Max Life

**72. The margin for SOV Gold Bond is:**

- a) 25% of Value
- b) 30% of Value
- c) 35% of Value
- d) 40% of Value

**73. The organization associated with electronic bonds is:**

- a) ICICI Securities
- b) HDFC Securities
- c) SBI Securities
- d) Axis Securities

**74. VVR allotment and checking is performed through:**

- a) Verification Module
- b) Voucher Viewing Module
- c) Approval Module
- d) Authentication Module

**75. The number of RSETIs is:**

- a) 120
- b) 130
- c) 140
- d) 152

**76. CDD for SHG does not require:**

- a) Member Names
- b) Additional Information
- c) Photos of All Members
- d) Financial Records

**77. CDS is associated with which project?**

- a) Project Shakti
- b) Project Saksham
- c) Project Samruddhi
- d) Project Swabhiman

**78. The AUCA provision coverage ratio under Project Saksham is:**

- a) 85.20%
- b) 88.75%
- c) 91.54%
- d) 95.30%

**79. The number of BC outlets in Quarter 2 is approximately:**

- a) 55000
- b) 60000
- c) 66000
- d) 70000

**80. The current account deposit share in Quarter 2 is:**

- a) 40.25%
- b) 42.75%
- c) 44.63%
- d) 46.50%

**81. The dividend per share for FY 21-22 is:**

- a) 6.5 INR
- b) 7.0 INR
- c) 7.1 INR
- d) 7.5 INR

**82. RBI's Retail Direct platform is for:**

- a) Mutual Funds
- b) Government Securities

- c) Fixed Deposits
- d) Bonds

**83. CSR activities are managed under:**

- a) SBI Foundation
- b) SBI Trust
- c) SBI CSR Wing
- d) SBI Care

**84. The Retail Agri FI reports to:**

- a) CGM
- b) MD R B & O
- c) MD & CEO
- d) CFO

**85. Security in CBS is through:**

- a) Firewall
- b) SSL Socket
- c) VPN
- d) Anti-Virus

**86. The first Chairman of SBI was:**

- a) R.K. Talwar
- b) P.C. Bhattacharya
- c) John Mathai
- d) M. Narasimham

**87. The Bank of Madras was established in:**

- a) 1833
- b) 1843
- c) 1853
- d) 1863

**88. The capital adequacy ratio for Quarter 2 is:**

- a) 12.75%
- b) 13.51%
- c) 14.00%
- d) 15.25%

**89. The CVV of American Express is:**

- a) 3 digits
- b) 4 digits
- c) 5 digits
- d) 6 digits

**90. Which is not a home loan product?**

- a) Reverse Mortgage Scheme
- b) Smart Home Loan
- c) Forward Mortgage Scheme
- d) Home Top-Up Loan

**91. Unauthorized access by an employee to another user is called:**

- a) Spoofing
- b) Phishing
- c) Piggybacking
- d) Social Engineering

**92. The maximum manager capability level is:**

- a) 7
- b) 8
- c) 9
- d) 10

**93. A question on phishing would involve:**

- a) Data Breach
- b) Fake Websites
- c) Unauthorized Access
- d) Piggybacking

**94. The second level authentication in RINB is:**

- a) SMS
- b) OTP
- c) Password
- d) Biometric

**95. The premium amount for a 10 lakh cover under PAI is:**

- a) 200 INR
- b) 300 INR
- c) 400 INR
- d) 500 INR

**96. The margin for a student loan below 4 lakhs is:**

- a) 5%
- b) 2%
- c) 1%
- d) Nil

## Essay Topics

**Write any one out of 3:**

1. Preventive Vigilance and Whistle Blower Policy
2. The Role of Digital Banking in Modern Banking Services
3. Financial Inclusion: Importance and Challenges in the Banking Sector

## Answer Key

1. (b)	2. (b)	3. (a)	4. (b)	5. (b)
6. (b)	7. (d)	8. (c)	9. (d)	10. (a)
11. (b)	12. (b)	13. (c)	14. (b)	15. (b)
16. (a)	17. (d)	18. (c)	19. (a)	20. (a)
21. (a)	22. (b)	23. (c)	24. (c)	25. (b)
26. (b)	27. (c)	28. (b)	29. (c)	30. (d)
31. (a)	32. (b)	33. (a)	34. (a)	35. (b)
36. (d)	37. (c)	38. (c)	39. (b)	40. (b)
41. (a)	42. (a)	43. (c)	44. (c)	45. (b)
46. (b)	47. (d)	48. (c)	49. (b)	50. (c)
51. (c)	52. (b)	53. (c)	54. (c)	55. (d)
56. (b)	57. (b)	58. (c)	59. (b)	60. (c)
61. (c)	62. (c)	63. (c)	64. (b)	65. (b)
66. (b)	67. (a)	68. (a)	69. (a)	70. (a)



71. (b)	72. (c)	73. (b)	74. (b)	75. (d)
76. (b)	77. (b)	78. (c)	79. (c)	80. (c)
81. (c)	82. (b)	83. (a)	84. (b)	85. (b)
86. (c)	87. (b)	88. (b)	89. (b)	90. (c)
91. (c)	92. (c)	93. (b)	94. (b)	95. (d)
96. (d)				