

JS INSTITUTE OF BANKING & FINANCE, BANGALORE.

TO/JMG INTERVIEW QUESTIONS – SET 4

1. Can you tell us the major differences between RTGS and NEFT?
2. Can you please advise the salient features of Motor Accident Claims and Annuity Deposit (MACAD)?
3. What are the specified external benchmarks based on which banks can fix their external benchmark interest rate?
4. Which are the banks that are presently under PCA framework of RBI?
5. Which are now classified as bulk deposits?
6. Which are the MSME units eligible for restructuring of advances without asset classification downgrade?
7. Which are the export units that are now eligible for priority sector classification?
8. What is market capitalization? Which is the company and the bank that top the list in India?
9. What is corporate governance? can you name some banks which went into difficulties due to poor corporate governance?
10. What is National Electronic Toll Collection (NETC) System?
11. What is Legal Entity Identifier (LEI) and to whom it is applicable?
12. Can you mention 3/4 salient features covered in the union budget 2020-21?
13. What is DEAF account? Can withdrawal be made by depositor from the account after it is transferred to RBI?
14. RBI has been heavily penalizing many banks for violations of many compliances on their part. Can you list out some of the violations observed by RBI in this regard?
15. Who is the chairman of 15th Finance Commission? What is the main role of Finance Commission?
16. What is Stagflation?
17. Please explain what is CRM (Customer Relations Management)?
18. Can you say something about SBI wealth?
19. What is the objective of RBI introducing long term repo operations (LTRO) with maturity period of 1 year and 3 years?
20. What is cypher crime? Can you mention some of the cybercrimes reported to by perpetrators to siphon money from banks?
21. What do you understand by 'Accommodative' stance taken by RBI in its recent monetary policy review?
22. What is the maximum insurance cover now available for bank deposits from DICGC? Who will bear the premium cost for insurance of bank deposits?
23. What is the problem confronting telecom sector in the country? How it may affect banks?
24. Which are the major sectors which are very badly affected by COVID-19?
25. What are the challenges that act against achieving faster financial inclusion in the country?
26. What is CD ratio and what is the CD ratio of the Bank? What are the steps needed to achieve higher CD ratio?
27. What is CUE and PACE involved in financing MSMEs?
28. What is Project Lakshya 1 trillion announced by chairman in his policy guidelines 2020-21?
29. What are the various YONO variants introduced?

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30. What are the functions of YONO branch?
31. What are crypto currencies?
32. What is preventive vigilance? When is computer security day observed?
33. What is the role of FATF?
34. RBI has given its nod to Government of Kerala for setting up its own bank called Kerala Bank which will be the largest network in the state. How is Kerala Bank proposed to be formed?
35. Why Aditya Birla Idea Payments Bank limited has proposed to go in for voluntary liquidation of the Bank within a short span of 18 months of its operation?
36. 36. Can you tell something about Pre-Approved Personal Loan (PAPL) launched by the Bank?
37. Under what circumstances cash credit / overdraft account will be classified as NPA?
38. What are the revised eligibility criteria for tie up of corporate salary package accounts?
39. Name the new current account variants which have come into effect from December 2018.
40. Can you tell 4/5 facilities made available at non home branches for the customers of the bank?
41. What is NRE 'SUKOON' current account?
42. What is loan lifecycle management system (LLMS)? What is the purpose of it?
43. India aims to become US dollar 5 trillion economy by 2024-25. What are the major plans envisaged to achieve this goal?
44. What are Mutual Funds? Why they are gaining importance ?
45. Why working capital limit sanctioned to borrowing units are required to be renewed every year?
46. Can you tell some of the features of SBI Tiny (special) account opened under financial inclusion?
47. Can you explain what is break- even point? What is the purpose for which it is worked out?
48. How non achievement of priority sector targets by banks can be made good by them, now?