

IIBF BC (Business Correspondents) Questions and Answers

(According to 1st September 2022 Live Exam)

UPDATED ON 02.09.2022

Ques. 01	At the time of opening account, banks advise the customer's to indicate the nominee to whom amounts are payable in the event of death of depositors. When one of the following statements is correct regarding nomination? (Select the most appropriate option from the following.)
Responses	a) The amounts laying in the account are transferred to the nominee after obtaining the legal their status b) For single deposit account, there may be more than one nominee and the outstanding balance is distributed by the bank as per ratio advised the deceased account holder. c) Nomination can be made in favour of legal entities also i.e. associations, trust, Companies etc. d) A single depositor may nominate a person to whom in the event of death of the depositor the amount to his credit may be paid by the banking company. ☒
Ques. 02	Banks issue demand drafts (DD) on customer's request for the purpose of remittance of funds to third party beneficiaries. Banks should ensure that demand drafts of _____ and above are issued invariably with account payee crossing. (Select the most appropriate option from the following.)
Responses	a) Rs. 15,000 b) Rs. 20,000 ☒ c) Rs. 50,000 d) Rs. 10,000 NOTE: Issue of Demand Drafts Measures relating to bring down the incidence of frauds connected through bank drafts should be such that the draft form does not undergo changes in system and procedures to speed up issue and payment of drafts to the bank. Banks should ensure that demand drafts of ₹ 25,000 and above are issued invariably with account payee crossing. All expenditures about validity of the crossing that should be provided at the top of the draft form. A draft should be crossing valid for a period of three months and procedure for crossing after three months should be specified. Banks should ensure that drafts of small amounts are issued by their branches against cash to all customers irrespective of the fact whether they are having accounts with the bank or not. Their's branch staff should not refuse to accept small amounts which may have the consequences for the customers for business of the drafts.
Ques. 03	Under which one of the following bodies is the Banking Ombudsman Scheme implemented for redressal of customer's grievances? (Select the most appropriate option from the following.)
Responses	a) RBI ☒ b) Ministry of Finance c) Bank's Central Offices d) State Governments The Banking Ombudsman Scheme is an expeditious and inexpensive forum for bank customers for resolution of complaints relating to certain services rendered by banks. The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995. Presently the Banking Ombudsman Scheme 2006 (As amended upto July 1, 2017) is in operation.
Ques. 04	Bank A sanctioned and disbursed a sum of Rs. 25,000 on 1/4/200X. It charges 9% interest on the account on quarterly bases. The amount of interest to be charged in the account on 30/06/200X would be (Select the most appropriate option from among the following.)
Responses	a) Rs. 2,250 ☒ b) Rs. 600 c) Rs. 563 d) None of the above
Ques. 5	An NRI _____ a PPE account. (Select the most appropriate option from the following.)

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Kathleen Armour



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