



### **JAIIB RBWM Previous Year Question Paper**

#### JAIIB RBWM Previous Year Questions, May 2023, Shift 1

- 1. Short term capital gain formula
- 2. Asset products selection
- 3. Liability product
- 4. Housing loan ltv of 75 crore loan
- 5. Careless withdrawal chose wrong option
- 6. Main Objective and use of Gold bond
- 7. If taken loan against sovereign gold lien to be marked??
- 8. Mutual fund based question
- 9. White label ATMs
- 10. Reason For Success of Retail banking
- 11. Major Objectives of Asset management
- 12. NEFT full form
- 13. 4 sentences on NEFT and RTGS transactions and chose correct option
- 14. PMAY-Target Year
- 15. UPI Based(2 Questions)
- 16. Vertical horizontal Model(2 Questions)
- 17. Strategic Model(1 question)
- 18. NPA
- 19. Ombudsman Policy
- 20. KYC GuideLines(2-3 Questions)
- 21. Capital Gain
- 22. Liability and Asset products
- 23. Government Bond Tax Free Or Not
- 24. BHIM
- 25. Retail Banking Objectives (2-3 questions)
- 26. NPCI(2 Questions)
- 27. MKIS
- 28. Diversion Of Funds
- 29. Cardless ATM
- 30. Tax on Gift Received
- 31. Small Savings Account
- 32. Operating Profit Margin
- 33. Overdraft in Minor Account
- 34. Possession Assets-Notice for publication in newspaer within days
- 35. Surface Act Hub
- 36. Minore Over Draft
- 37. Fire Insurance TDs
- 38. Banking Ombusdman Scheme 2021(4-5 Questions)
- 39. DD CASH Payment limit??
- 40. Convertible Bond
- 41. OVD Type Direct Question
- 42. Artificial Intelligence Coined By
- 43. Event Based Insurance
- 44. LTCG

#### JAIIB RBWM Previous Year Questions, May 2023, Shift 2 & 3

- 1. 1st stage of Evaluation in Banking Technology
- 2. Portfolio Management Trade Off
- 3. MRR
- 4. Artificial Intelligence is coined by
- 5. IDRBT Innovations
- 6. PMAY-G Target
- 7. RBI Internal Ombudsman Scheme
- 8. CRM
- 9. Sec 80 D-Health Checkup maximum limit
- 10. SARFAESI Demand Notice
- 11. Blockchain Technology
- 12. Leverage Ratio(Problem Based Question)
- 13. Retail Banking Most Applicable Factor
- 14. FOIR Full Form
- 15. Right To Privacy
- 16. Joint FD
- 17. TDS Certificate
- 18. Interval Funds
- 19. Mutual Fund
- 20. Atal Pension Yojana
- 21. What can be issued in Minor Account?
- 22. Suraksha bima
- 23. NARCL
- 24. Who introduced rupay card
- 25. TDS on Senior Citizen
- 26. OD in Minor Saving Account
- 27. PSBs share in NARCL
- 28. Full Form of SWIFT
- 29. Discretionary Power of Investment Manager
- 30. Reverse Mortgage Loan
- 31. BCSBI is which type of body
- 32. Who regulate saving account or interest
- 33. 70 lakhs fraud happened in Internet banking, what action will be taken by bank?
- 34. Reasons why banks offer waivers on processing fees on loans during festival season
- 35. Core Saving
- 36. House Loan
- 37. Psysiological Needs
- 38. Branch Profitability (Numerical Questions)
- 39. Which bank issued 1st credit card???
- 40. Strategic Business Unit
- 41. Return On Asset
- 42. FD Minimum and Maximum Days





## JAIIB RBWM Previous Year Questions, October 2023, Shift 1

- 1. Term Deposits Premature Withdrawal Rules -2 marks
- 2. DRT/DRAT
- 3. SARFAESI Case Study
- 4. ROE, ROA
- 5. Gross profit
- 6. Net Profit Margin-3 Numericals
- 7. Account Aggregators
- 8. CC Payment
- 9. Education Loan Margin And Security
- 10. Provisioning
- 11. Which Section Define Individual
- 12. Insurance Business
- 13. Lok Adalat
- 14. Banking Ombudsman
- 15. PPI Limit
- 16. Compounding Interest
- 17. Case Study Based on Housing Loans
- 18. PPI Full Form
- 19. Complaint to Ombudsman Duration Question
- 20. Credit Card Payment After Due Date Credit Free Period
- 21. EMI
- 22. Credit Card + FDR
- 23. Wealth Management
- 24. Laibility of bank if customer paid to some dealers, payment successfully done but dealers not able to deliver goods due to some reasons?
- 25. Personal Banking
- 26. Vehicle Loan- Moretorium Period
- 27. FD Matured Not Collected. Interest Rate Applicable?
- 28. UPI 123 Feature Related To Mobile Phone
- 29. NEFT How many Parties Involved?
- 30. Credit Card Transaction, Number Of Parties?
- 31. Difference Between Virtual Card and Contact Less Card -1 mark question
- 32. Non Advantage of Centralized Processing
- 33. Nomination
- 34. Section 2(31) Of IT Act-1961
- 35. PMS
- 36. Locker Facility
- 37. PM Awas Yojana Maximum Loan Amount
- 38. Role Of Recovery Agents
- 39. Which Sectors having least Provisioning?
- 40. Will
- 41. Account Opening Of Blind Person-Is Witness Required Or Not?
- 42. Branch Profitability

# JAIIB RBWM Previous Year Questions, October 2023, Shift 2 & 3

- 1. Capital Gain Tax
- 2. Valuation Of Land
- 3. UPI 123 Pay
- 4. Wealth Management
- 5. Investment Management
- 6. Portfolio Management
- 7. Leverage Ratio 3-4 questions
- 8. NFC
- 9. Rule 72, 115, 144
- 10. ELSS
- 11. Not an objective of Sinking Fund
- 12. If director withdraw money from company account and clear his personal liability whether it affect net profit or net worth?
- 13. Not A Key Element Of PMS
- 14. Middle Office
- 15. Demat Account In Name Of Minor
- 16. Future Value Factor
- 17. UPI Lite
- 18. Main Purpose Of CRM
- 19. NFS Is Managed By
- 20. Co landing Model
- 21. Bank Uses Credit Score To
- 22. Calculation Of RoI
- 23. Why does ITR Form Have An Assessment Year?
- 24. SARFAESI Act
- 25. Calculation Of RoA
- 26. Not Correct About ATM
- 27. Close Ended MF Scheme
- 28. Physical Delivery Channels
- 29. ATM Free Transaction
- 30. DSA Primarily Engaged In
- 31. Mutual Fund Services
- 32. Account Aggregator
- 33. MIS
- 34. Which Of The Following Is Not An Intermediator?
- 35. Sovereign Gold Bond-3 Questions
- 36. DRAT
- 37. MKIS
- 38. Numerical on Operating Profit
- 39. TReDs
- 40. WDV Depreciation