

CAIIB June 2025

BFM Memory Based Question



Must For Dec'25 Cycle

- 1) Mr. Saquib, an Indian citizen, resides in Dubai and does not qualify as a tax resident in the UAE or any other country. During FY 2024-25, his income is as follows:
- ₹12 lakh from rental property in India
 - ₹5 lakh from interest on NRE deposits in India (exempt)
 - ₹25 lakh from consultancy services rendered outside India for a business controlled and managed entirely from India

Based on Section 6(1A) of the Income Tax Act, determine Saquib's residential status and scope of taxable income in India.

Options:

- A) Non-Resident; Taxable only on ₹12 lakh rental income.
- B) Resident and Ordinarily Resident (ROR); Taxable on ₹12 lakh rental + ₹25 lakh consultancy income + global income.
- C) Resident but Not Ordinarily Resident (RNOR); Taxable on ₹12 lakh rental + ₹25 lakh consultancy income.
- D) Deemed Resident but treated as Non-Resident; Taxable only on Indian-sourced income (₹12 lakh rental).

Correct Answer: C



The advertisement features the Oliveboard logo on the left. The main text reads 'CAIIB 2025 Batch Foundation 3.0'. To the right of this text is a red circular badge with the text 'Medium: Hinglish'. Further right is a photograph of four men in Oliveboard-branded shirts, with a blue banner below them stating 'Success Guaranteed!'. On the far right is an orange 'Enrol Now' button.

2) A 5-year bond with a face value of ₹1,000 offers a 10% annual coupon, paid semi-annually. The bond is priced at par (₹1,000). The yield to maturity (YTM) is also 10% (annualized).

Given this information, calculate the **Modified Duration** of the bond.

Options:

- A) 3.79 years
- B) 4.33 years
- C) 4.52 years
- D) 5.00 years

Correct Answer: B

3) Under the Basel III framework as implemented in India, the Capital Conservation Buffer (CCB) is designed to enhance the resilience of banks by mandating an additional capital layer during periods of normal growth.

Which of the following statements **most accurately reflects the regulatory design and intent of the CCB in India?**

A) The CCB is a distinct capital requirement of 2.5% of Risk-Weighted Assets (RWAs), applicable irrespective of the 9% minimum capital requirement, and can only be utilized when Tier I capital is exhausted.

B) The CCB is a phased-in capital buffer, cumulatively reaching 2.5% over and above the 9% minimum capital requirement, designed to absorb losses during stress without breaching regulatory minima, with phased implementation beginning January 2016 at 0.625% increments.

C) The CCB operates as a countercyclical buffer that varies with credit cycles, mandating Indian banks to reduce buffer holdings during expansions and increase them during contractions.

D) The CCB was introduced as a one-time measure post-2008 crisis, requiring Indian banks to hold additional provisioning against non-performing assets, independent of Basel III norms.

Correct Answer: C

4) Mr. Arjun, an Indian citizen working in London, comes to India for a family visit during FY 2024-25. His details are:

- Stay in India during FY 2024-25 = **fi40 days**
- Stay in India during preceding 4 FYs = **380 days**
- Indian income (excluding foreign sources) = **₹fi8 lakh**



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What will be his **residential status** for FY 2024-25 under the Income-tax Act, 1961?

Options:

- A) Non-Resident (NRI)
- B) Resident and Ordinarily Resident (ROR)
- C) Resident but Not Ordinarily Resident (RNOR)
- D) Deemed Resident (RNOR)

Correct Answer: C

5) Which of the following statements most precisely captures the interplay of regulatory authorities, procedural requisites, and statutory exceptions governing India's export regime under FEMA, as articulated through RBI and DGFT mandates?

A) The DGFT, functioning under the Ministry of Finance, allocates the IEC exclusively in consultation with the RBI, while RBI administers the EXIM Policy by regulating foreign trade; exports exceeding USD 25,000 compulsorily require GR Form, except in cases of trade samples and gift items valued below ₹1 lakh.

B) The RBI, as custodian of foreign exchange reserves, oversees exchange control and finances export trade, while the DGFT—operating under the Ministry of Commerce—allocates IEC under FEMA norms; export declarations are furnished via GR/PP/Softex or electronically through SDF, with statutory relaxations granted inter alia for trade samples, personal effects, re-exports of duty-free imports, and gifts not exceeding ₹5 lakh in value.

C) IEC, allocated exclusively by RBI in accordance with FEMA guidelines, is mandatory for all import and export transactions; SDF forms have supplanted PP and Softex forms to digitize the entire declaration process, with no exceptions permitted for government consignments or low-value goods under USD 1,000.

D) Under the EXIM Policy framed by RBI, exporters are required to secure IEC from DGFT, which is valid subject to annual renewal; declarations in Softex Form are obligatory for all non-physical exports, with statutory exemptions restricted only to testing consignments and Myanmar-bound goods not exceeding USD 100.

Correct Answer: B

6) Consider a European-style put option written on a stock currently trading at ₹120, with a strike price of ₹130, expiring in 30 days. Assume risk-free interest rate is negligible.

Which of the following statements most accurately reflects the valuation dynamics of this option as it approaches maturity?

- A) The option possesses **intrinsic value of ₹10** and a positive time value component; as time to expiry reduces, total option premium converges toward intrinsic value, provided volatility does not spike abnormally.
- B) The option is **out-of-the-money**, hence has zero intrinsic value; any observed premium reflects purely speculative demand, and the premium will decay entirely to zero as expiration nears.
- C) The option is **at-the-money**, hence has no intrinsic value but significant time value; consequently, the premium will remain above zero until expiry regardless of underlying stock price movements.
- D) Since the strike exceeds spot, the option lacks exercisability; therefore, it is valueless irrespective of time to maturity or volatility assumptions.

Correct Answer: A

7) A stock is trading at ₹200. You buy a put option with a **strike price of ₹210**. What does this mean?

- A) You have the right to **sell the stock at ₹210**, even if the market price falls below ₹210.
- B) You are required to **sell the stock at ₹210**, no matter what the market price is.
- C) You have the right to **buy the stock at ₹210**, even if the market price goes higher.
- D) You are required to **buy the stock at ₹210**, regardless of market movements.

Correct Answer: B



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8) An investor purchases a **European call option** on a stock with a **strike price of ₹500** by paying a **premium of ₹40**. At expiry, the stock closes at **₹560**. Which statement most accurately represents the investor's payoff profile?

A) The option is exercised; intrinsic value is ₹60, but after deducting the premium, the net profit equals ₹20 per share.

B) The option is exercised; intrinsic value is ₹20, but after deducting the premium, the investor incurs a net loss of ₹20 per share.

C) The option expires worthless, since the underlying price exceeds the strike, and the investor's loss is restricted to the premium of ₹40.

D) The option is exercised only if the underlying closes below the strike, so here the option remains unexercised and the loss equals the premium of ₹40.

Correct Answer: A

9) Investor **B** owns 100 shares of **Gammon India**, each currently trading at ₹100. To generate additional income, B sells one call option with a **strike price of ₹120** at a premium of **₹0.40 per share (₹40 total)**. Which of the following most accurately describes B's payoff situation at expiry?

- A) If the stock closes at ₹110, the option expires worthless, B retains both the shares and the ₹40 premium as profit.
- B) If the stock closes at ₹130, the option holder exercises the call; B delivers shares at ₹120, losing ₹10 per share, offset partially by the ₹40 premium.
- C) The maximum profit B can earn is limited to the premium of ₹40, whereas the potential loss is unlimited if the share price rises significantly.
- D) All of the above statements are correct.

Correct Answer: D

10) As per RBI guidelines, a loan account classified as **SMA-2** indicates:

- A) 1-30 days overdue, initial warning sign
- B) 31-60 days overdue, moderate risk
- C) 61-90 days overdue, high risk of turning NPA
- D) Over 90 days overdue, already an NPA

Correct Answer: C



The advertisement is for Oliveboard's CAIIB Elective - Risk Management Master Batch for Dec 2025 Attempt. It features the Oliveboard logo and the Institute of Banking & Finance logo. The course is titled 'CAIIB Elective - Risk Management' and is a 'Medium Hinglish' course. The instructor is Aishwarya Ma'am. The batch is for the Dec 2025 Attempt. The advertisement lists four features: 1. 140+ Concise Videos, 2. 5 Full length Mocks, 3. Downloadable Class Notes, and 4. Peer Interaction & Community Access. There is a photo of Aishwarya Ma'am and a button that says 'Enroll Now'.

11) Which of the following statements regarding **Special Mention Accounts (SMA)** classification is **most accurate**?

- A) SMA framework applies only to large corporates with exposures above ₹500 crore.
- B) SMA-0 is flagged when dues are overdue between 1 and 30 days; SMA-1 between 31 and 60 days; SMA-2 between 61 and 90 days—beyond which the account becomes an NPA.
- C) SMA tagging is optional for banks and is only used for reporting to RBI when demanded.
- D) An SMA-2 account is automatically declared NPA on the 61st day of default.

Correct Answer: B

12) Which of the following most accurately reflects the **evolution** of the standard for document examination under the UCP, culminating in UCP 600 Article 14?

- A) UCP 82 introduced the principle of “inconsistency,” later expanded in UCP 500.
- B) UCP 222 was the first to introduce “on their face” as a standard for examination.
- C) UCP 290 was the first to explicitly mention “Standard for Examination of Documents.”
- D) UCP 500, Article 13, abandoned the concept of “reasonable care” in examining documents.

Correct Answer: B

13) Under UCP 600 Article 14, as supplemented by ISBP 745, which statement is most correct regarding the **nature of rules vs. practices**?

- A) Rules (UCP) and practices (ISBP) are interchangeable, since both are binding on all parties to a credit.
- B) ISBP rules supersede UCP 600 where conflict arises, as practices reflect real-world application.
- C) UCP rules remain universally binding unless expressly excluded, while ISBP provides interpretive guidance that may be contested depending on context.
- D) The merger of UCP and ISBP is favored to avoid ambiguity, since separate treatment creates enforceability issues.

Correct Answer: C

fi4) Background

ABC Bank is a mid-sized retail bank operating in India. The bank primarily earns income from loans (personal loans, home loans, and corporate lending) while paying interest on customer deposits (savings accounts, fixed deposits). Like most banks, its profitability is measured partly through its **Net Interest Margin (NIM)**.

Scenario

- **Average earning assets** (loans, investments): ₹10,000 crore
- **Interest income** ✓ **from loans/investments**: ₹1,200 crore
- **Interest paid on deposits/borrowings**: ₹800 crore

Correct Answer: 4%

fi5) Case Study Question

XYZ Bank has the following financial details for FY 2024:

- Interest earned from loans & investments (assets): ₹5,000 crore
- Interest paid on deposits & borrowings (liabilities): ₹3,200 crore
- Total turning assets: ₹60,000 crore

Tasks:

1. Calculate the **Net Interest Income (NII)** of XYZ Bank.
2. If the RBI increases interest rates and XYZ Bank's **interest expense risks by 10%**, while interest income remains the same, what will be the new NII?
3. Based on the above, analyze how rising interest rates impact the bank's profitability.



16) In the context of **Export Bill Discounting**, which of the following best explains the role of the exporter's financial intermediary?

- A) It guarantees the exporter's payment only after the buyer has sold the goods in their domestic market.
- B) It facilitates early payment to the exporter upon proof of shipment while assuming the responsibility of collecting funds later from the buyer's bank.
- C) It provides direct financing to the buyer's business to ensure the buyer has sufficient funds to pay the exporter immediately.
- D) It acts only as a currency exchange agency between the exporter and the buyer, without engaging in credit risk management.

Correct Answer: B

17) Which of the following reflects the **key advantage of export bill discounting for exporters in international trade**?

- A) It eliminates the need for customs and shipping documentation since payment is assured by the financial intermediary.
- B) It ensures exporters avoid foreign exchange fluctuations by fixing the rate of exchange at the time of shipment.
- C) It accelerates working capital availability by enabling exporters to access funds immediately upon shipment instead of waiting for buyers to honor payment terms.
- D) It completely removes the buyer's credit risk since the exporter directly collects full payment from the buyer at the time of contract signing.

Correct Answer: C

18) Which of the following best explains the **binding nature of UCP 600** in international trade?

- A) UCP 600 is automatically applicable to all international trade contracts, regardless of whether the parties agree to its inclusion.
- B) UCP 600 applies only when a letter of credit expressly states that it is subject to UCP 600, but once incorporated, its rules are binding unless specifically modified or excluded.
- C) UCP 600 is a recommended guideline published by the ICC, but banks may choose to adopt or ignore its provisions without affecting the validity of the credit.
- D) UCP 600 governs only the buyer-seller relationship in international trade and does not extend to banks or financial intermediaries.

Correct Answer: B

19) In the context of **UCP 600 und documentary credits**, which of the following statements is most accurate?

- A) UCP 600 replaces the need for examining trade documents since compliance is assumed once a credit is issued.
- B) UCP 600 establishes uniform rules for handling letters of credit but allows flexibility for banks and applicants to modify specific provisions in the credit terms.
- C) UCP 600 guarantees payment to the exporter regardless of whether the documents presented conform strictly to the credit terms.
- D) UCP 600 is enforced by national courts directly, making its provisions statutory law in over 175 countries.

Correct Answer: B

20) Under the **Liberalized Remittance Scheme (LRS)** of the Reserve Bank of India, which of the following is **NOT permitted** for remittance by a resident individual?

- A) Remittance for purchase of shares and property abroad.
- B) Remittance for maintenance of close relatives living overseas.
- C) Remittance for margin trading, lottery winnings, or speculative purposes.
- D) Remittance for payment of tuition fees to a foreign university.

Correct Answer: C



21) Ravi, an Indian resident, wants to remit money abroad under the LRS scheme. During FY 2025-26, he already remitted **USD fi50,000** for his daughter's tuition fees in the U.S. Now, he wants to remit **USD fi20,000** to buy property in Canada.

Which of the following statements is correct?

- A) Ravi can remit the full USD 120,000 without restriction.
- B) Ravi can remit only USD 100,000 since the total annual limit under LRS is USD 250,000.
- C) Ravi cannot remit any further amount in the same financial year once funds are used for education.
- D) Ravi can remit only for education purposes under LRS, not for property purchase.

Correct Answer: B

22) Under **Basel II Accord**, which of the following statements about **capital adequacy requirement** is most accurate?

- a) Tier 2 capital can exceed Tier 1 capital as long as overall capital ratio remains above 8% of RWA.
- b) Tier 3 capital is primarily intended to cover operational risk and is capped at 250% of Tier 1 capital.
- c) Subordinated term debt is limited to a maximum of 50% of Tier 1 capital.
- d) Asset revaluation reserves can be fully included in the capital base without any discount.

Correct Answer: C

23) Which of the following best illustrates the **difference between Basel I und Basel II frameworks**?

- a) Basel I introduced risk-weighted assets, while Basel II eliminated them in favor of standardized capital ratios.
- b) Basel I focused primarily on credit risk, while Basel II expanded to include market risk and operational risk under the First Pillar.
- c) Basel I mandated disclosure requirements, while Basel II removed such requirements under the Third Pillar.
- d) Basel I required supervisors to assess banks' capital adequacy, while Basel II left it to market participants.

Correct Answer: B

24) Which of the following is **NOT** a primary aim of the **Basel III framework**?

- a) To improve banks' ability to absorb financial and economic shocks.
- b) To strengthen risk management, governance, and transparency in banks.
- c) To completely eliminate the requirement of maintaining a Capital Conservation Buffer (CCB).
- d) To enhance disclosure standards and ensure greater market discipline.

Correct Answer: C

25) An investor notices that the RBI increases the repo rate from **6.25% to 6.50%**. By how many **basis points (bps)** has the repo rate increased?

- a) 50 bps
- b) 25 bps
- c) 0.25 bps
- d) 2.5 bps

Correct Answer: B



The advertisement features the Oliveboard logo on the left, followed by the text 'CAIIB 2025 Batch Foundation 3.0'. To the right of this text is a purple circular badge with 'Medium: English'. Further right is a photo of four students (three women and one man) standing behind a table, with a red banner below them that says 'Success Guaranteed!'. On the far right is a red 'Enrol Now' button.

26) A mutual fund charges an **expense ratio of 0.85%**. Another fund charges **70 basis points (bps)**. Which fund is cheaper, and by how much (in percentage terms)?

- a) Fund A is cheaper by 0.15%
- b) Fund B is cheaper by 0.15%
- c) Fund A is cheaper by 15 bps
- d) Both are equal

Correct Answer: B

27) According to RBI norms, Indian banks must maintain a minimum CRAR of **9%**. If a bank has **Tier 1 + Tier 2 capital = ₹9,000 crore** and **Risk-Weighted Assets (RWA) = ₹1,00,000 crore**, what is its CRAR, and has it met the regulatory requirement?

- a) CRAR = 8% → Not compliant
- b) CRAR = 9% → Compliant
- c) CRAR = 10% → Compliant
- d) CRAR = 11% → Compliant

Correct Answer: B



The advertisement is for Oliveboard's CAIIB Elective - Rural Banking Master Batch for Dec 2025 Attempt. It features the Oliveboard logo and the Indian Institute of Banking & Finance logo. The course is titled 'CAIIB Elective - Rural Banking' and is labeled 'Medium Hinglish'. A photo of Anshul Ma'am is shown with the text 'Classes in Non-Banking Hours'. A red 'Enroll Now' button is at the bottom right. The course benefits are listed in four boxes: 40+ Concise Videos, 5 Full length Mocks, Downloadable Class Notes, and Peer Interaction & Community Access.

40+ Concise Videos	5 Full length Mocks	Downloadable Class Notes	Peer Interaction & Community Access
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28) If RBI increases the minimum CRAR requirement from **9% to 15%**, what will be the **minimum capital** a bank must hold if its **Risk-Weighted Assets (RWA) = ₹2,50,000 crore**?

- a) ₹22,500 crore
- b) ₹25,000 crore
- c) ₹27,500 crore
- d) ₹30,000 crore

Correct Answer: C

29) Which of the following BEST describes the role of an **escrow account** in a property transaction?

- a) It is a loan account provided by banks to finance property purchases.
- b) It is an account where a third party holds funds until conditions of the agreement are met.
- c) It is an account where property buyers deposit monthly EMIs directly to the seller.
- d) It is an insurance-linked account to protect against property default.

Correct Answer: B



The advertisement is for the CAIIB Nov-Dec 2025 ABM Master Batch. It features the Oliveboard logo at the top left. The main text reads 'CAIIB Nov-Dec 2025 ABM Master Batch' in bold, with 'Concept + Questions' below it. A badge indicates '500+ MCQs'. The medium is listed as 'English'. On the right, there is a portrait of Saloni Ma'am, identified as a CAIIB Expert. An 'Enroll Now' button is at the bottom right.

30) Which of the following payments can typically be managed through an escrow account in homeownership?

- a) Electricity and water bills
- b) Property taxes, Homeowner's Insurance, and Private Mortgage Insurance (PMI)
- c) Loan principal repayments and EMIs
- d) Brokerage fees and real estate agent commissions

Correct Answer: B

31) Why do escrow accounts reduce the **risk of Fraud** in high-value financial transactions such as real estate purchases?

- a) Because they are insured by the RBI against fraud.
- b) Because the buyer and seller directly transfer funds without intermediaries.
- c) Because funds are held by a neutral third party and released only after obligations are fulfilled.
- d) Because sellers receive full payment in advance before contract execution.

Correct Answer: C



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32) Mr. Sharma deposits **₹1.8 lakh in cash** into his savings account on Monday, and on the same day, his friend transfers another **₹50,000 in cash** into the same account. Which of the following rules will apply?

- a) No violation, since the daily cash deposit by Mr. Sharma is below ₹2 lakh.
- b) Violation of Section 269ST, since the combined cash deposits from one person in a day exceed ₹2 lakh.
- c) Violation of Section 269ST, since total daily cash deposits into the account exceed ₹2 lakh, even if from different persons.
- d) No violation, but Mr. Sharma may face scrutiny if his annual deposits exceed ₹10 lakh.

Correct Answer: C

33) A business owner accepts **₹25,000 in cash** as a loan from a relative and deposits **₹9 lakh cash** in his savings account during the same financial year. Which of the following statements is correct?

- a) He violates Section 269SS due to the cash loan and may face penalty equal to the loan amount.
- b) He violates Section 269ST since his total annual deposits exceed ₹10 lakh.
- c) He violates both Section 269SS and Section 269ST.
- d) No violation, as relatives are exempt from cash transaction rules under Section 269SS.

Correct Answer: A

34) A bank securities loans worth ₹100 crore with an **original maturity of 18 months**. According to RBI guidelines, what is the minimum retention requirement (MRR) for the bank?

- a) ₹2 crore
- b) ₹5 crore
- c) ₹10 crore
- d) ₹15 crore

Correct Answer: B



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35) A housing finance company securitises a pool of **bullet repayment loans** worth **₹500 crore**. How much stake must it retain under MRR guidelines?

- a) ₹25 crore
- b) ₹50 crore
- c) ₹75 crore
- d) ₹100 crore

Correct Answer: B



The advertisement for Oliveboard's CAIIB 2025 Batch Foundation 3.0 features a green background. At the top left is the Oliveboard logo. In the top right corner, a red circle contains the text 'Medium: Hinglish'. The main title 'CAIIB 2025 Batch Foundation 3.0' is prominently displayed. Below the title, a list of features is provided: '250+ Live Classes + Videos', 'Unit-Wise Concept Building', '40 Tests with AI-Analysis', and 'Exclusive Community Access'. To the right of this list is a photo of four men, presumably the instructors. Below the photo, a blue banner states 'Success Guaranteed!'. At the bottom center, there is an orange button labeled 'Enrol Now'.

36) If a bank securities **non-retail loans** and chooses to maintain borrower-wise accounts for retained exposure under MRR, how should the overdue status of the MRR be determined?

- a) On the basis of consolidated repayment of all retained loans
- b) On the basis of repayment in each individual loan account retained
- c) Based on the average overdue across all loans
- d) Based only on the largest overdue borrower account

Correct Answer: B

37) A bank securitises a retail loan pool and retains the required MRR. It maintains a **consolidated account** for the MRR instead of borrower-wise accounts. How should NPAs be classified in this case?

- a) Based on overdue status of each individual borrower account
- b) Based on overdue status of the consolidated MRR receivable account
- c) Based on the servicing agent's overdue reports only
- d) NPAs are not applicable to retail loans securitised under MRR

Correct Answer: B

38) A diamond exporter with an export turnover of **₹2.5 crore** in the last three licensing years wants to open a Diamond Dollar Account (DDA). Which of the following applies?

- a) Eligible, since the exporter has more than two years of track record
- b) Eligible, as the RBI allows all diamond exporters to open DDAs regardless of turnover
- c) Not eligible, since the required average turnover is not met
- d) Eligible only if the exporter applies jointly with another exporter

Correct Answer: C

39) A diamond exporter with valid eligibility already holds **five DDAs**. The exporter wishes to open a sixth account with another authorized dealer bank to diversify banking relationships. What is the correct regulatory stance?

- a) Allowed, since accounts can be opened with multiple banks
- b) Not allowed, as the maximum limit is five DDAs per exporter
- c) Allowed only if RBI grants special approval
- d) Allowed only if one of the existing accounts is closed first

Correct Answer: B

40) A bank receives USD 50,000 from an NRI relative as a remittance into your Indian savings account. The USD amount has already been credited to the bank's Nostro account. Which rate will the bank apply to credit INR to your account?

- a) TT Selling rate
- b) TT Buying rate
- c) Bill Selling rate
- d) Cash Buying rate

Correct Answer: B



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41) An Indian exporter has an export bill purchased by the bank, but the bill is returned unpaid. The bank now needs to recover the amount from the exporter's INR account. Which rate will be applicable?

- a) TT Buying rate
- b) TT Selling rate
- c) Cash Selling rate
- d) Bill Buying rate

Correct Answer: B

42) A customer requests conversion of their **FCNR(B) deposit into INR** upon maturity. Which rate will the bank apply?

- a) TT Buying rate
- b) TT Selling rate
- c) Interbank spot rate only
- d) Forward premium rate

Correct Answer: A

43) An Indian resident wishes to transfer INR 10 lakh abroad to their child studying in the USA. The bank will debit INR and remit USD through SWIFT. Which rate will the bank apply?

- a) TT Buying rate
- b) TT Selling rate
- c) Bill Buying rate
- d) Cash Buying rate

Correct Answer: B



44) A bank is evaluating two projects:

- **Project A:** Expected return = 14%, Economic Capital required = ₹50 crore, Expected Losses = 2% of capital.
- **Project B:** Expected return = 12%, Economic Capital required = ₹40 crore, Expected Losses = 0.5% of capital.

Which project has the **higher RAROC**?

- a) Project A
- b) Project B
- c) Both are equal
- d) Cannot be determined without probability of default

Correct Answer: A

45) Which of the following statements about RAROC is **incorrect**?

- a) RAROC helps banks evaluate projects by adjusting expected returns for associated risks.
- b) A project with higher expected risk automatically has a higher RAROC.
- c) RAROC is commonly used in capital allocation and performance measurement in banks.
- d) RAROC incorporates expected losses into return calculations.

Correct Answer: A

46) A bank has the following details:

- Tier 1 Capital = ₹500 crore
- Tier 2 Capital = ₹300 crore
- Risk-Weighted Assets (RWA) = ₹6,000 crore

What is the **CRAR** of the bank?

Correct Answer: 12.5%

47) A bank has:

- Tier 1 Capital = ₹400 crore
- Tier 2 Capital = ₹500 crore
- RWA = ₹7,000 crore



As per RBI norms, Tier 2 capital can be only up to **100%** of **Tier 1**. What is the **CRAR**?

- a) 12.85%
- b) 10%
- c) 14.28%
- d) 12%

Correct Answer: ^A

48) A bank has the following CRAR position:

- Tier 1 = 6%
- Tier 2 = 3%
- Total CRAR = 9%

As per RBI's Basel II/III requirements, which of the following is **true**?

Correct Answer: B

- a) The bank is compliant with RBI CRAR requirement.
- b) The bank is not compliant because Tier 1 minimum is not met.
- c) The bank is not compliant because Tier 2 is more than 2%.
- d) The bank is compliant as long as total CRAR $\geq 8\%$.

49) A borrower has diverted loan funds to speculative trading in the stock market instead of the sanctioned purpose of buying machinery. The bank's Identification Committee (IC) has reviewed the case and issued a **show-cause notice**. The borrower replies, admitting diversion of funds but seeks leniency citing temporary cash-flow issues.

What should be the next step as per RBI's **willful defaulter identification process**?

- a) The IC should directly classify the borrower as a wilful defaulter.
- b) The Review Committee (RC) should independently examine the IC's findings and the borrower's reply before final classification.
- c) The bank should report the case to RBI immediately without further review.
- d) The borrower should be allowed to regularize the account within 90 days before classification.

Correct Answer: B

50) Which of the following cases **does NOT qualify** as willful default under RBI guidelines?

- a) Borrower has adequate resources but deliberately does not repay the loan.
- b) Borrower siphons loan funds to unrelated businesses.
- c) Borrower sells collateral without informing the lender.
- d) Borrower defaults on repayment due to severe financial losses caused by a global recession.

Correct Answer: D

Which of the following best explains why nationalized banks in India during the 1980s and 1990s became vulnerable to willful defaulting?

- A. The lack of adequate banking infrastructure and weak credit appraisal mechanisms.
- B. Political interference coupled with insufficient accountability in lending practices.
- C. The high interest rate regime that discouraged repayment discipline.
- D. The absence of private sector competition leading to complacency among borrowers.

Correct Answer: B

Arrange the following events in the correct chronological order to reflect India's evolving response to willful defaulting:

1. CVC's directives on willful defaulting
2. RBI's issuance of stricter guidelines
3. Economic boom fueling reckless borrowing
4. High-profile cases like Mallya and Choksi prompting legal scrutiny

- A. 1 → 3 → 4 → 2
B. 3 → 1 → 4 → 2
C. 1 → 3 → 2 → 4
D. 1 → 4 → 3 → 2



Correct Answer: C

Which of the following best captures the primary objective of the NSFR as designed by the Basel Committee on Banking Supervision (BCBS)?

- A. To ensure that banks maintain sufficient capital to absorb credit losses.
- B. To ensure that banks maintain a stable funding structure that mitigates systemic risk.
- C. To prevent banks from using off-balance sheet exposures for arbitrage purposes.
- D. To enhance profitability by optimizing maturity transformation.

Correct Answer: B

The **Available Stable Funding (ASF)** factor of **95%** would most likely apply to which of the following categories of liabilities?

- A. Fully liquid and unencumbered assets held for trading purposes.
- B. Retail deposits that are well diversified and considered relatively stable.
- C. Loans to financial institutions with a residual maturity of more than one year.
- D. Short-term wholesale funding from financial institutions.

Correct Answer: B

Which of the following asset categories is most likely to receive an **RSF factor of 100%** under the NSFR framework?

- A. Off-balance sheet exposures such as credit lines.
- B. Fully liquid and unencumbered high-quality securities.
- C. Loans to financial institutions with a residual maturity of 12 months or more.
- D. Cash held at central banks.

Correct Answer: C



Which of the following statements about **specific teguments under the NSFR** is **correct**?

- A. All off-balance sheet exposures uniformly carry an RSF factor of 0%.
- B. Interdependent assets and liabilities with little maturity transformation may receive special treatment.
- C. Derivative transactions are excluded from NSFR calculations.
- D. ASF and RSF calculations allow unlimited netting across unrelated exposures.

Correct Answer: B

Which of the following best distinguishes the **spot forex market** from the **forward forex market**?

- A. Spot markets are centralized while forward markets are over-the-counter.
- B. Spot markets involve immediate exchange at current rates, while forward markets involve agreements for future exchange at a predetermined rate.
- C. Forward markets allow no customization of contracts, unlike spot markets.
- D. Spot markets protect traders against counterparty risk, while forward markets do not.

Correct Answer: B

Who are considered the **backbone of the forex market** due to the liquidity they provide?

- A. Hedge funds
- B. Central banks
- C. Commercial banks
- D. Corporations

Correct Answer: C



The advertisement for Oliveboard's CAIIB Nov-Dec 2025 BRBL Master Batch features a man, Ajay Sir, holding a sign that says 'BRBL Expert Exp. 24 Years'. The text on the ad includes 'Oliveboard', 'CAIIB Nov-Dec 2025 BRBL Master Batch', 'Concept + Questions', 'Medium: Hinglish', '500+ MCQs', and an 'Enroll Now' button.

If the **EUR/USD** exchange rate is **fi.fi0**, what does this mean?

- A. One U.S. dollar can be exchanged for 1.10 euros.
- B. One euro can be exchanged for 1.10 U.S. dollars.
- C. One euro is weaker than one U.S. dollar.
- D. One U.S. dollar equals one euro and ten cents.

Correct Answer: B

Which of the following is the **recommended** ✓ **first step** for a beginner before trading forex with real money?

- A. Open a brokerage account immediately.
- B. Decide on a currency pair and begin trading.
- C. Learn about forex basics, strategies, and tools.
- D. Deposit funds into a live account.

Correct Answer: C

The Price Value of a Basis Point (PVBP) represents:

- A) The coupon rate of a bond
- B) The change in bond price if yield changes by 0.01%
- C) The total interest earned from a bond in a year
- D) The difference between clean price and dirty price

B



The advertisement for Oliveboard's CAIIB 2025 Batch Foundation 3.0 features a purple background. At the top left is the Oliveboard logo. To its right is a small circular logo with a green and blue design. In the top right corner, a purple circle contains the text 'Medium: English'. The main title 'CAIIB 2025 Batch Foundation 3.0' is prominently displayed in the center. Below the title, a white box lists the course features: '250+ Live Classes + Videos', 'Unit-Wise Concept Building', '40 Tests with AI-Analysis', and 'Exclusive Community Access'. To the right of this box is a photo of four students. Below the photo, a blue banner reads 'Success Guaranteed!'. At the bottom center, there is an orange 'Enrol Now' button.

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Which of the following formulas is used to estimate PVBP?

- A) $\text{Modified duration} \div \text{Dirty Price} \div 0.0001$
- B) $\text{Modified duration} \times \text{Dirty Price} \times 0.0001$
- C) $\text{Dirty Price} \div \text{Modified duration} \times 0.01$
- D) $\text{Clean Price} \times \text{Modified duration} \times 0.1$

Correct Answer: B

If a bond has a higher PVBP, it indicates:

- A) The bond is less sensitive to interest rate changes
- B) The bond will not be affected by yield fluctuations
- C) A larger price movement for a given change in yield
- D) The bond has a shorter time to maturity

Correct Answer: C

PVBP is also commonly known as:

- A) Coupon Value of a Bond (CVB)
- B) Net Asset Value (NAV)
- C) Dollar Value of a Basis Point (DVBP)
- D) Discounted Cash Flow Value (DCF)

Correct Answer: C



The advertisement is for Oliveboard's CAIIB 2025 Batch Foundation 3.0. It features the Oliveboard logo at the top left and a red circular badge at the top right stating 'Medium: Hinglish'. The main title is 'CAIIB 2025 Batch Foundation 3.0'. Below this, a list of features is presented in a white box: '250+ Live Classes + Videos', 'Unit-Wise Concept Building', '40 Tests with AI-Analysis', and 'Exclusive Community Access'. To the right of the features is a photo of four men in Oliveboard t-shirts. Below the photo is a blue box with the text 'Success Guaranteed!'. At the bottom center is an orange 'Enrol Now' button.

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The **capital charge** is defined as:

- A) The risk weight applied to sovereign exposures
- B) The cost of capital \times invested capital (in dollar terms)
- C) The minimum reserve a bank must hold with the RBI
- D) The coupon rate earned on government securities

Correct Answer: B

Under the **Standardized Approach**, banks in India may rely on ratings from which of the following **domestic credit rating agencies** for risk weighting claims under corporate exposures?

- A) Fitch, Moody's, and Standard & Poor's
- B) Brickwork, CRISIL, ICRA, CARE, India Ratings, SMERA, and Informerics
- C) Only CRISIL and ICRA
- D) RBI and SEBI jointly assign ratings

Correct Answer: B

In the **Internal Ratings Based (IRB) Approach**, the capital charge is computed as a function of which of the following parameters?

- A) NPA ratio, CRAR, Capital reserves, and CAR
- B) PD, LGD, EAD, and Maturity (M)
- C) Liquidity ratio, Net Worth, CAR, and Risk Premium
- D) Credit rating, Sovereign rating, and Basel buffer

Correct Answer: B

The **Probability of Default (PD)** under the IRB Approach measures:

- A) The proportion of exposure lost when default occurs
- B) The remaining maturity of a loan exposure
- C) The likelihood that a borrower will default over a given time horizon
- D) The portion of a loan that will be drawn if default occurs

C



The banner features the Oliveboard logo on the left, followed by the text 'CAIIB 2025 Batch Foundation 3.0'. To the right of this text is a purple circular badge with 'Medium: English'. Further right is a photo of four students (three women and one man) standing behind a table, with the text 'Success Guaranteed!' below them. On the far right is a red button with the text 'Enrol Now'.

In **project finance**, repayment of debt and equity is primarily made from:

- A) The sponsor company's balance sheet
- B) The shareholders' personal assets
- C) The project's own cash flows
- D) Government subsidies

Correct Answer: C

Which of the following best distinguishes **nonrecourse loans** from **recourse loans**?

- A) Nonrecourse loans have lower interest rates than recourse loans
- B) In nonrecourse loans, lenders can only claim project assets, not shareholders' assets
- C) Recourse loans are only available for infrastructure projects
- D) Recourse loans are kept off the balance sheet of sponsors

Correct Answer: B

A common structure in **Build-Operate-Transfer (BOT) projects** under project finance is:

- A) Special Purpose Vehicle (SPV) created solely to execute the project
- B) Direct borrowing by the government treasury
- C) Equity financing from retail investors only
- D) Listing the project debt on the stock exchange

Correct Answer: A

Which of the following is **NOT** a **typical risk** associated with project finance?

- A) Volume risk (changes in supply or demand)
- B) Financial risk (inflation, foreign exchange, interest rates)
- C) Operational risk (performance, maintenance, raw materials)
- D) Dividend distribution risk (shareholder profit payouts)

Correct Answer: D



The advertisement features the Oliveboard logo on the left. Next to it is a small icon of a graduation cap. The main text reads 'CAIIB 2025 Batch Foundation 3.0'. To the right of this text is a red circular badge with the text 'Medium: Hinglish'. Further right is a photo of four men standing with their arms crossed, each wearing a black t-shirt with the Oliveboard logo. Below the photo is a blue banner that says 'Success Guaranteed!'. On the far right is an orange button with the text 'Enrol Now'.

Which of the following correctly describes the **coupon rate** of a bond?

- A) The value at which the bond is traded in the market
- B) The annual interest paid on the bond, expressed as a percentage of its face value
- C) The redemption value of the bond at maturity
- D) The difference between market value and par value

Correct Answer: B

If the required rate of return on a bond is **higher than the coupon rate**, the bond will be valued at:

- A) Par value
- B) Premium (above par value)
- C) Discount (below par value)
- D) Redemption value

Correct Answer: C

A company issues a bond with **face value Rs. 100**, coupon rate **10%**, and maturity of **10 years**. What is the **annual coupon payment** to the bondholder?

- A) Rs. 1
- B) Rs. 5
- C) Rs. 10
- D) Rs. 100

Correct Answer: C



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A bond has a **per value of Rs. 1,000**, a **12% annual coupon rate**, and a maturity of **3 years**. If the required rate of return is **10%**, what is the value of the bond (approx.)?

- A) Rs. 1,000
- B) Rs. 1,049.44
- C) Rs. 950.00
- D) Rs. 1,200.00

Correct Answer: B

What is the main purpose of a **letter of credit** in international trade?

- A) To act as an insurance policy against currency fluctuations
- B) To guarantee the buyer's payment to the seller, ensuring trust and security
- C) To allow buyers to avoid providing collateral to banks
- D) To substitute for customs clearance documents

B

Which of the following **types of letter of credit** acts like an **insurance contract**, where the bank pays only if the buyer fails to fulfill obligations?

- A) Commercial letter of credit
- B) Standby letter of credit
- C) Traveler's letter of credit
- D) Revolving letter of credit

Correct Answer: B

A **confirmed letter of credit** means:

- A) The buyer confirms in writing that they will pay directly
- B) The exporter's bank confirms that no documentation is required
- C) A second bank (usually the seller's bank) guarantees payment if the issuing bank defaults
- D) The importer confirms that collateral has been deposited

Correct Answer: C

Which of the following is a **disadvantage** of using letters of credit?

- A) They build trust between buyers and sellers
- B) They may be time-consuming and costly for buyers
- C) They streamline fund transfers
- D) They can be customized for each transaction

Correct Answer: B



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Which of the following best describes the main objective of the Basel Accords?

- A) To ensure uniform interest rates across countries
- B) To regulate international trade between banks
- C) To strengthen regulation, supervision, and risk management within the banking sector
- D) To eliminate all types of banking risks

Correct Answer: C

In **Basel I (1988)**, the minimum Capital-to-Risk Weighted Assets Ratio (CRAR) was fixed at:

- A) 6%
- B) 8%
- C) 9%
- D) 10%

Correct Answer: B



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Which of the following is a **key feature introduced in Basel III** that was not emphasized in Basel I or Basel II?

- A) Credit Risk Standardized Approach
- B) Market Discipline through disclosures
- C) Capital Conservation Buffer and Countercyclical Buffer
- D) Definition of Tier 1 and Tier 2 capital

Correct Answer: C

The **Herstatt Risk**, which led to the formation of BCBS, is associated with:

- A) Credit risk from non-performing loans
- B) Liquidity risk due to cash shortages
- C) Settlement risk due to time zone differences in cross-border payments
- D) Market risk due to fluctuating exchange rates

Correct Answer: C

If the **daily volatility** of a security is **2%**, what will be the **monthly volatility** (assuming 30 trading days in a month)?

- A) 8.22%
- B) 9.48%
- C) 10.95%
- D) 12.60%

Correct Answer: C



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A portfolio has a **1-day Value at Risk (VaR) of ₹50,000 at 97% confidence level**. Over 300 trading days in a year, the loss on the portfolio is expected to exceed ₹50,000 on approximately how many days?

- A) 6 days
- B) 9 days
- C) 12 days
- D) 15 days

Correct Answer: B

If an investor buys a **bond with face value 31,000** und **10% annual coupon rate**, how much will the annual coupon payment be?

- A) \$50
- B) \$75
- C) \$100
- D) \$120

Correct Answer: C

Bond prices and bond yields are:

- A) Directly related (both move up together)
- B) Inversely related
- C) Independent of each other
- D) Positively correlated only at maturity

Correct Answer: B

An investor purchases a **31,000 bond with a 10% coupon rate**. If similar bonds in the market now pay **12%**, what will likely happen to the original bond's price?

- A) Price will rise
- B) Price will fall
- C) Price will remain unchanged
- D) Price will double

Correct Answer: B



The advertisement is for Oliveboard's CAIIB Elective - HRM Master Batch for Dec 2025 Attempt. It features the Oliveboard logo at the top left. The main title is 'CAIIB Elective - HRM' in large, bold letters. Below it, it says 'Master Batch for Dec 2025 Attempt'. To the right of the title is a blue circular badge with 'Medium' in yellow and 'Hinglish' in white. Further right is a portrait of Pradyumna Sir, with his name 'Pradyumna Sir' written below it. Below the portrait, it says 'Classes in Non-Banking Hours'. At the bottom right is a red 'Enroll Now' button. On the left side, there are four icons representing the course features: '40+ Concise Videos', '5 Full length Mocks', 'Downloadable Class Notes', and 'Peer Interaction & Community Access'.

The **current yield** of a bond is calculated as:

- A) Coupon Payment \div Face Value
- B) Face Value \div Coupon Payment
- C) Coupon Payment \div Market Price of Bond
- D) Market Price \div Coupon Payment

Correct Answer: C

What does **IFSC** stand for?

- A) Indian Financial Service Code
- B) Indian Financial System Code
- C) International Fund Settlement Code
- D) Interbank Financial Service Code

Correct Answer: B

In an IFSC code, the **first four characters** represent:

- A) Branch code
- B) Account holder's details
- C) Bank's name
- D) Location of RBI

Correct Answer: C



The advertisement is for Oliveboard's CAIIB Elective - IT & Digital Banking Master Batch for Dec 2025 Attempt. It features the Oliveboard logo and the Institute of Banking & Finance (IBF) logo. The course is labeled as 'Medium Hinglish'. A photo of 'Ajay Sir' is shown with the text 'Classes in Non-Banking Hours'. A list of features includes: 40+ Concise Videos, 5 Full length Mocks, Downloadable Class Notes, and Peer Interaction & Community Access. An 'Enroll Now' button is at the bottom right.

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Where can you find the IFSC of a bank branch?

- A) On the customer's Aadhaar card
- B) Only at the RBI headquarters
- C) On bank statements and cheques
- D) On debit and credit cards

Correct Answer: C

When is an IFSC required?

- A) Only for depositing cash in a branch
- B) For withdrawing money from an ATM
- C) For transferring money through NEFT/RTGS in India
- D) For applying for a loan

Correct Answer: C

Which of the following is most consistent with the regulatory intent of Section 29 of the Banking Regulation Act, 1949, in the context of financial reporting by banks?

- A) Ensuring prudential exposure limits are dynamically adjusted in line with market concentration thresholds.
- B) Mandating uniformity and standardization in the presentation of financial position through prescribed balance sheet formats.
- C) Enabling systemic risk assessment by linking off-balance sheet exposures to net worth via dynamic provisioning.

Correct Answer: B

Which of the following best describes the primary regulatory purpose behind classifying bank advances into "Secured," "Guaranteed," and "Unsecured" categories in financial reporting?

- A) To ensure risk-based pricing models remain compatible with Basel IV counter-cyclical buffer frameworks
- B) To enable calibrated provisioning, capital adequacy assessments, and transparency in risk exposure
- C) To monitor the arbitrage opportunities between on-balance sheet and off-balance sheet exposures
- D) To facilitate derivative netting for settlement finality in systemic risk evaluations

Correct Answer: B

Which among the following would not be included under "Interest Expended" in the Profit and Loss statement of a commercial bank?

- A) Interest on fixed deposits raised from public
- B) Interest on short-term borrowings from RBI
- C) Interest paid on debentures issued by the bank
- D) Salary of officers in treasury dealing room

Correct Answer: D

In the context of Asset Liability Management (ALM), which of the following scenarios most clearly demonstrates a liquidity mismatch risk?

- A) Lending long-term home loans using short-term savings deposits
- B) Holding high SLR investments in government securities
- C) Receiving fixed deposits during rising interest rate scenarios
- Labels
- D) Issuing floating-rate loans while raising fixed-rate term deposits

Correct Answer: A

What is the purpose of Downside Potential as a risk measurement tool?

- A. To forecast profits from new transactions
- B. To estimate maximum possible gain in favorable conditions
- C. To measure earnings variation due to market volatility
- D. To assess potential loss in severely adverse conditions

Correct Answer: D



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