

# JAIIB 2023 Memory Based Paper for RBWM

JAIIB **May 2023** Memory Based Paper for RBWM



## Retail Banking and Wealth Management Paper - May 2023

- Q1.** What distinguishes convertible bonds from conventional bonds is a matter of interest to a potential investor.
- (A) Convertible bonds offer more attractive interest rates.
  - (B) Convertible bonds have a fixed maturity date.
  - (C) Convertible bonds have the option to be converted into equity shares.
  - (D) Convertible bonds are issued by companies having high credit ratings.
- Q2.** The term "Artificial Intelligence" (AI) is credited to who coined it in 1955.
- (A) Alan Turing
  - (B) John McCarthy
  - (C) Elon Musk
  - (D) Steve Jobs
- Q3.** A customer wants to open a Small Saving Account and is inquiring about a distinctive aspect of this account type. What is a unique feature of this type of account?
- (A) High-interest rates
  - (B) No limit on Credits
  - (C) Limited withdrawals
  - (D) Monthly maintenance fees
- Q4.** Which among the following documents is NOT considered an Officially Valid document according to RBI guidelines?
- (A) Aadhar Card
  - (B) Passport
  - (C) Voter ID Card
  - (D) None of the above
- Q5.** Credit score above is considered good by banks.
- (A) 500
  - (B) 600
  - (C) 700
  - (D) 800
- Q6.** What is the Loan-to-Value (LTV) ratio for Housing Loans exceeding Rs. 75 lakhs?
- (A) 90%
  - (B) 80%
  - (C) 75%
  - (D) 70%
- Q7.** The primary purpose of establishing Strategic Business Units (SBUs) in a large bank is:
- (A) Increase employee engagement
  - (B) Enhance customer service
  - (C) Improve efficiency in operations
  - (D) Facilitate focused management and decision-making

- Q8.** If a Direct Selling Agent (DSA) utilizes a customer's check for withdrawal without the appropriate authorization, who bears responsibility for reimbursing the customer?
- (A) DSA
  - (B) Customer
  - (C) Bank
  - (D) Branch Manager
- Q9.** The primary purpose of checking a customer's CIBIL score during the loan approval process is:
- (A) To verify the customer's identity
  - (B) To assess the customer's creditworthiness
  - (C) To confirm the customer's employment status
  - (D) To determine the customer's residence address
- Q10.** Which of the following organizations is NOT classified as a Credit Information Company (CIC) in India?
- (A) CIBIL
  - (B) Experian
  - (C) CRISIL
  - (D) Equifax
- Q11.** The account of a borrower has been designated as SMA-1. What does this designation mean?
- (A) overdue period is between 1 to 30 days
  - (B) overdue period is between 31 to 60 days
  - (C) overdue period is between 61 to 90 days
  - (D) overdue period is more than 90 days
- Q12.** White Label ATMs are operated by non-bank entities, and their objective is to banking services to a broader population.
- (A) supplement
  - (B) replace
  - (C) substitute
  - (D) withdraw
- Q13.** White Label ATMs are recognized for their capacity to offer cash withdrawal and deposit services, thereby the convenience for customers who lack convenient access to traditional bank branches.
- (A) enhancing
  - (B) deteriorating
  - (C) obstructing
  - (D) complicating
- Q14.** A portfolio of mortgaged securities is being considered for securitization by a bank. For this securitization, they must determine the Minimum Retention Requirement (MMR). What elements should the bank take into account when calculating the MMR for these securities?
- (A) The securities' market value
  - (B) the securities' credit rating
  - (C) included mortgage product types
  - (D) value of the securities' initial loan

- Q15.** UPI (Unified Payments Interface) does not offer which of the following features of Standing instructions?
- (A) Standing instruction
  - (B) Real-time fund transfer
  - (C) Bill payments
  - (D) All are true
- Q16.** Which of the following does NOT come under wealth management services provided by banks?
- (A) Investment advisory
  - (B) Tax planning
  - (C) Retail banking
  - (D) Estate planning
- Q17.** Why is there an exit load imposed on investors in mutual funds, especially in portfolio management service?
- (A) To discourage short-term investments
  - (B) To attract more investors
  - (C) To provide tax benefits
  - (D) To reduce the expense ratio
- Q18.** Which of the following is a potential reason that investors often prefer investing in mutual funds rather than directly trading in stocks?
- (A) Low liquidity in stocks
  - (B) Lower risk in mutual funds
  - (C) Greater control over investments
  - (D) Lower transaction costs in stocks
- Q19.** Which part of the Income Tax Act applies when a person receives a gift from a relative?
- (A) Section 54GB
  - (B) Section 110(14)
  - (C) Section 56(2)(vii)
  - (D) Section 46AD
- Q20.** A consumer wishes to use NEFT to send money to a buddy. Regarding NEFT's operator and entire form, he is unsure. What is the bank employee supposed to say?
- (A) National Electronic Funds Transfer, RBI
  - (B) National Electronic Funds Transaction, NPCI
  - (C) National Electronic Fund Transfer, SEBI
  - (D) National Electronic Fund Transaction, IRDAI
- Q21.** A farmer asks the bank about the PM Awas Yojana (Gramin) in his approach. What is the main goal of this plan?
- (A) Promoting digital literacy in rural areas
  - (B) Offering farmers financial support for irrigation
  - (C) financial support for pucca house construction
  - (D) Enhancing agricultural productivity through modern technology
- Q22.** A newly hired employee has to understand the key distinction between retail and corporate products from a bank manager. What ought to be the explanation's main point?
- (A) Risk assessment



- (B) Customer segmentation
- (C) Loan tenure
- (D) Regulatory compliance

- Q23.** A consumer is interested in borrowing money and wants to know what kinds of loans the bank offers. What form of loan is commonly utilized to pay for higher education?
- (A) Personal Loan
  - (B) Home Loan
  - (C) Education Loan
  - (D) Car Loan
- Q24.** A customer wants to know the maximum transaction limit for UPI transactions because they intend to use it to make a sizeable payment. What information should the bank staff give the client?
- (A) ₹10,000
  - (B) ₹50,000
  - (C) ₹1,00,000
  - (D) ₹2,00,000
- Q25.** Which among the following is an example of retail asset product?
- (A) Fixed Deposit
  - (B) Credit card
  - (C) Recurring Deposit
  - (D) All of the above
- Q26.** A bank is organizing a marketing effort for its brand-new credit card. What crucial factor should be taken into account when creating the marketing strategy?
- (A) Competitive interest rates
  - (B) Maximum loan limits
  - (C) Customer demographics
  - (D) Regulatory compliance
- Q27.** A bank is implementing a CRM system to improve customer service. What is the primary goal of CRM in a banking context?
- (A) Maximizing profits
  - (B) Acquiring new customers
  - (C) Enhancing customer satisfaction
  - (D) Reducing operating costs
- Q28.** A consumer complains to a bank about an unlawful EBT transaction that occurred on their account. What should the bank do initially to address this problem?
- (A) Block the customer's account
  - (B) Investigate the transaction
  - (C) Refund the customer immediately
  - (D) Contact the police
- Q29.** A consumer is searching for a high-liquidity, safe investment alternative. Which retail item ought to the bank clerk suggest?

- (A) Fixed Deposit
- (B) Mutual Funds
- (C) Equity Shares
- (D) Corporate Bonds

- Q30.** What is the margin requirement for an education loan under the Model Education Loan Scheme for studies costing more than Rs. 4 lakh and up to Rs. 7.5 lakh in India?
- (A) Nil
  - (B) 5%
  - (C) 10%
  - (D) 15%
- Q31.** A customer accidentally withdraws money from the wrong account due to a careless error. What is the appropriate action for the bank to take in this situation?
- (A) Keep the funds as the customer's mistake
  - (B) Inform the customer and ask for reimbursement
  - (C) Freeze both accounts temporarily
  - (D) Block the customer's access to online banking
- Q32.** What is India's primary goal in issuing Sovereign Gold Bonds (SGBs)?
- (A) To promote gold smuggling
  - (B) To reduce the import of physical gold
  - (C) To discourage investments in gold
  - (D) To increase the price of gold
- Q33.** What is the equation used to determine operational profit?
- (A) Operating Profit = Revenue - Cost of Goods Sold
  - (B) Operating Profit = Gross Profit - Operating Expenses - D&A
  - (C) Operating Profit = Total Expenses - Total Revenue
  - (D) Operating Profit = Operating Profit Interest - Taxes
- Q34.** What is the "Third Gender" case's importance in the context of banking?
- (A) It alludes to a situation involving environmental preservation.
  - (B) It involves cryptocurrencies-related legal issues.
  - (C) It has to do with acknowledging transgender people in banking records.
  - (D) It relates to a situation of financial fraud.
- Q35.** An investment manager is in charge of overseeing the portfolio of a high net worth individual. The client prefers ethical investments that are consistent with social and environmental ideals. How should the investment manager approach building this portfolio?
- (A) Focus only on increasing profits without taking ethical considerations into account.
  - (B) Invest in businesses that have a proven track record of being socially and environmentally responsible.
  - (C) To get higher profits, invest in risky assets.
  - (D) Diversify across industries without taking ethical considerations into account.

- Q36.** A company is receiving advice from an investment banker on the most effective way to raise money for a significant expansion project. The business is looking for a sizeable sum of money and wants to keep capital costs as low as possible without diluting ownership. What kind of funding should the investment banker suggest?
- (A) the initial public offering (IPO) of common stock.
  - (B) taking out a fixed-interest loan from a bank.
  - (C) issuing bonds that are convertible.
  - (D) using a venture capital firm to invest in stock.
- Q37.** A medium-sized business is attempting to use TReDS's advantages to enhance working capital management. What are the main benefits of doing this using the TReDS platform?
- (A) Lowering the risk associated with credit and enabling faster payments.
  - (B) Achieving reduced interest rates on longterm loans.
  - (C) Gaining access to possibilities for equity funding.
  - (D) Expanding operations into international markets.
- Q38.** A client has complained to the integrated ombudsman about a problem with their bank. What part does the integrated ombudsman play in settling these types of disputes?
- (A) Act as an advocate for the bank to protect its interests.
  - (B) Provide a quick and final decision in Favor of the customer.
  - (C) Facilitate a fair and impartial resolution between the customer and the bank.
  - (D) Offer financial compensation to the customer.
- Q39.** Convertible bonds offer the chance for capital growth by allowing bondholders to their bonds into a set number of common shares of the issuing firm.
- (A) Withdraw
  - (B) Convert
  - (C) Redeem
  - (D) Hold
- Q40.** Diversification in the context of portfolio management refers to a risk-reduction technique that involves distributing investments across assets.
- (A) Similar
  - (B) High-risk
  - (C) Different
  - (D) Stable
- Q41.** is a key trade-off in portfolio management.
- (A) Risk vs. Reward
  - (B) Liquidity vs. Profitability
  - (C) Credit Quality vs. Diversification
  - (D) Capital Adequacy vs. Market Share
- Q42.** When introducing financial technology like credit cards, ATMs, internet banking, or mobile banking, what is the first stage of evaluation?
- (A) Feasibility Study
  - (B) System Development
  - (C) User Acceptance Testing

(D) Implementation

**Q43.** MRR stand for in the context of security assets.

- (A) Minimum Regulatory Requirements
- (B) Maximum Risk Reduction
- (C) Minimum Retention Requirements
- (D) Mandatory Regulatory Rules

**Q44.** Which organization is responsible for driving development and innovations in the field of banking technology in India?

- (A) RBI
- (B) NABARD
- (C) SEBI
- (D) IDRB

**Q45.** To improve consumer protection, the Reserve Bank of India (RBI) modified its internal ombudsman program in 2021. What major changes occurred?

- (A) Integrating 3 ombudsman schemes
- (B) Increasing the retirement age of ombudsman
- (C) Reducing the number of ombudsman offices
- (D) Removing the ombudsman role entirely

**Q46.** What is the maximum limit of deduction amount for health insurance premium for self under section 80D of the Income Tax Act?

- (A) Rs. 10,000
- (B) Rs. 15,000
- (C) Rs. 20,000
- (D) Rs. 25,000

**Q47.** According to the SARFAESI Act, Once the demand notice is issued, the borrower has how many days to pay the debt?

- (A) 15 days
- (B) 30 days
- (C) 45 days
- (D) 60 days

**Q48.** What type of technology is renowned for preserving the transparency and immutability of transaction records in the banking industry?

- (A) Artificial Intelligence
- (B) Internet of Things (IoT)
- (C) Blockchain
- (D) Machine Learning

**Q49.** Can a joint fixed deposit account be prematurely canceled if one of the account holders has passed away?

- (A) Yes, with the consent of the legal heir
- (B) Yes, without any additional steps
- (C) No, it cannot be closed prematurely
- (D) Yes, with the approval of the bank manager



- Q50.** I. In portfolio management, greater risk usually translates into the possibility of greater profits.  
II. By making investments in a variety of assets, portfolio diversification lowers risk.  
III. The Sharpe ratio calculates a portfolio's return after adjusting for risk.  
Which of the subsequent assertions is true?  
(A) I and II  
(B) II and III  
(C) I and III  
(D) All of the above
- Q51.** I. The installation phase is the initial stage of evaluating banking technology.  
II. A feasibility study evaluates the potential benefits and viability of adopting new technology.  
III. User acceptance testing guarantees that technology satisfies the expectations of customers.  
Which of the following assertions is NOT correct?  
(A) I and II  
(B) II and III  
(C) I and III  
(D) II only
- Q52.** To establish a balanced portfolio, investors must frequently strike a between risk and reward, with risk potentially resulting in greater prospective rewards.  
(A) Bargain, higher  
(B) Balance, lower  
(C) Trade-off, higher  
(D) Compromise, lower
- Q53.** Assertion: Diversification lowers risk in portfolio management.  
Reason: Investments are spread across a variety of asset groups through diversification.  
(A) Both the assertion and reason are true, and the reason is a correct explanation of the assertion.  
(B) Both the assertion and reason are true, but the reason is not a correct explanation of the assertion.  
(C) The assertion is true, but the reason is false.  
(D) Both the assertion and reason are false.
- Q54.** A client wishes to put money into a mutual fund with a strategy that seeks to offer consistent income and modest capital growth. Which mutual fund class should the bank staff suggest?  
(A) Equity Mutual Fund  
(B) Debt Mutual Fund  
(C) Hybrid Mutual Fund  
(D) Sectoral Mutual Fund
- Q55.** The advantages of employing TReDS are being sought after by a business owner. What is the TReDS platform's main benefit?  
(A) Facilitating international trade  
(B) Providing long-term loans  
(C) Discounting trade receivables  
(D) Offering insurance services

- Q56.** What is the major goal of the Reserve Bank of India's (RBI) integrated ombudsman scheme?
- (A) To streamline the grievance redressal process
  - (B) To increase the number of bank branches
  - (C) To promote digital payments
  - (D) To reduce the interest rates on loans
- Q57.** Demand drafts cannot be released by banks for more than in cash.
- (A) ₹ 10,000
  - (B) ₹50,000
  - (C) ₹ 1,00,000
  - (D) ₹2,00,000
- Q58.** List the names of foreign banks that started out in retail banking but left the industry after failing to meet their goals.
- I. BNP Paribas
  - II. City Bank
  - III. ABN Amro (Now RSB) bank
- (A) Only I
  - (B) Only II
  - (C) I, II
  - (D) I, II, III,
- Q59.** Which level of service excellence is characterized by the rapid resolution of customers' stated complaints by bankers?
- (A) Empathy
  - (B) Responsiveness
  - (C) Reliability
  - (D) Assurance
- Q60.** Which of the following is the main duty of product management?
- (A) Product Management
  - (B) Product Development
  - (C) Product Differentiation
  - (D) Product Evolution
- Q61.** A credit score is a 3-digit number derived from a credit report that summarizes the data and indicates the risk associated with a certain transaction. What does the three-digit score that denotes low credibility mean?
- (A) 300
  - (B) 600
  - (C) 900
  - (D) 990
- Q62.** What is the income requirement for Prime Minister's Awas Yojana home loans in the case of a low-income group (LIG)?
- (A) Income up to Rs.3-5 lakh
  - (B) Income up to Rs.4-6 lakh
  - (C) Income up to Rs.3-6 lakh
  - (D) Income up to Rs.4-12 lakh

- Q63.** What loans fall under the retail banking category and are disbursed gradually?
- (A) House under construction/education loan
  - (B) Vehicle loan and personal loan
  - (C) Personal loan and education loan
  - (D) House under construction loan and personnel loan
- Q64.** How many days should pass before the banking ombudsman acknowledges any redress?
- (A) after 15 days
  - (B) after a month
  - (C) after 60 days
  - (D) after 20 days or completion of procedure, whichever is earlier
- Q65.** Does the non-banking organization that sets up, owns, and runs the ATM?
- (A) Off-site ATM
  - (B) White label ATM
  - (C) On-site ATM
  - (D) Brown label ATM
- Q66.** The types of banking services accessible online include:
- (A) Basic Level Service
  - (B) Simple Transactional Websites
  - (C) Fully Transactional Websites
  - (D) All the above
- Q67.** An autonomous semi-regulatory entity is the Banking Codes and Standard Board of India (BCSBI). It goes into effect on July 1st, 2007. It is a:
- (A) Voluntary code of conduct of banks for individuals
  - (B) For compliance of promises made by banks under retail banking to customers
  - (C) Statutory authority for punishing banks
  - (D) Both (a) and (b)
- Q68.** A disagreement may develop if
- (A) Successful transaction
  - (B) Unsuccessful transaction
  - (C) Both (a) and (b)
  - (D) None
- Q69.** Customer relationship management in retail banking has the following main goal:
- (A) Management of information
  - (B) 360 degree view of the customer
  - (C) To ensure downward communication
  - (D) All the above
- Q70.** This aids in sharpening the data for future planning to profitably target the client segment.
- (A) Company's vision
  - (B) Customer's basic information

- (C) Customer's feedback
- (D) None

- Q71.** When is an asset considered to be a loss asset?
- (A) It was determined that the realisable value was less than 10% of the outstanding balance.
  - (B) Less than half of the loan amount is less than the security's realisable value.
  - (C) The NPA has been classified as questionable for at least a year.
  - (D) Both (A) and (C)
- Q72.** Which of the following stages that securitizations go through?
- (A) Sale of illiquid asset to special purpose vehicle
  - (B) Loan amount is repaid by the retail consumers
  - (C) Investors buying securities
  - (D) Both (a) and (c)
- Q73.** Which of the following is a core component of a bath soap from a reputable brand when it is offered or shown in the market?
- (A) Soap itself
  - (B) Soap wrapped in paper pouch
  - (C) Soap put in plastic sheet
  - (D) Soap put in printed packing
- Q74.** What disadvantage exists in employing the marketing information system?
- (A) It is only used by top-level management
  - (B) It is a computer based support system
  - (C) Only concern in collection of data
  - (D) Gives little emphasis on implementations and control
- Q75.** When does retail banking functionality under the vertically organized model?
- (A) Centralized customer data base
  - (B) End to end solutions
  - (C) Scope for enlarging the scope for cross
  - (D) All of the above
- Q76.** The following humanistic aspects influence how MIS is implemented in public organizations:
- (A) a lack of grasp of the information systems and software used by staff
  - (B) user education is inadequate.
  - (C) Lack of management and user involvement in system design
  - (D) All of the above
- Q77.** The secret to enhanced retail product marketing is
- (A) Continuous contact and understanding
  - (B) Power to take decisions
  - (C) Family, friends, and relatives
  - (D) None of the above
- Q78.** Retail Bonds' main goals are:

- (A) To raise money to fund numerous projects generally
- (B) To settle debt
- (C) To protect against possible losses
- (D) To increase a business's sales

**Q79.** What is the benefit of wealth management for investors?

- (A) They waste their money.
- (B) Systematically create their corpus
- (C) Accumulate debt
- (D) Disregard monetary uncertainties

**Q80.** Effective portfolio management depends on:

- (A) Short-term mix of assets
- (B) Long-term mix of assets
- (C) Random selection of assets
- (D) Only investing in high-risk assets

**Q81.** The four major risk categories to which commercial banks are subject are:

- (A) Credit risk, liquidity risk, market risk, and operational risk
- (B) Credit risk, inflation risk, market risk, and legal risk
- (C) Exchange rate risk, credit risk, operational risk, and liquidity risk
- (D) Interest rate risk, credit risk, market risk, and legal risk

**Q82.** Which of the following is the primary driver for banks to optimize their customer channels?

- (A) Customer preferences and expectations
- (B) Economic downturn
- (C) Digital transformation
- (D) Slow deposit growth

**Q83.** What is corporate tax?

- (A) A charge placed on the profits generated by corporations
- (B) A charge imposed on products and services
- (C) A tax imposed on the income earned by an individual or taxpayer
- (D) A fee levied against an individual's or taxpayer's income

**Q84.** What is the maximum exemption limit for ULIPS under Section 80C?

- (A) Rs. 1,50,000
- (B) Rs. 75,000
- (C) Rs. 1 lakh
- (D) Rs. 5 lakhs

**Q85.** Why are banks regarded as the most secure entity for using people's savings?

- (A) On savings products, they provide substantial returns.
- (B) They have a lot of resources and can let customers withdraw their money whenever they want to.
- (C) They are able to offer long-term investment opportunities
- (D) They are able to assure investors of the returns on their investments.



- Q86.** The maximum period for a term deposit in most banks is:
- (A) 1 year
  - (B) 5 years
  - (C) 10 years
  - (D) 20 years
- Q87.** Which of the following is the main difference between open-ended and closed-ended funds is:
- (A) While closed-ended funds lack a maturity date, open-ended funds do.
  - (B) Unlike closed-ended funds, open-ended funds are listed on a stock exchange.
  - (C) Open-ended funds can only be sold on the stock exchange, whereas investors can purchase and sell units of closed-ended funds via the AMC.
  - (D) Open-ended funds can invest in a range of asset classes, whereas closed-ended funds can only invest in stocks.
- Q88.** PMSBY is
- (A) A savings account
  - (B) A term deposit
  - (C) An accident insurance scheme
  - (D) A credit card
- Q89.** A credit card is:
- (A) A type of cheque
  - (B) A type of prepaid card
  - (C) A means of payment backed by banks and financial institutions
  - (D) A type of deposit account
- Q90.** How do transactions with Bharat QR work?
- (A) Using a physical card
  - (B) Using a POS terminal
  - (C) Directly to the user's linked bank account using IMPS
  - (D) None of the above
- Q91.** How are debit cards issued to customers?
- (A) Through online application only
  - (B) By visiting the bank branch only
  - (C) Generic card without name embossing is issued immediately
  - (D) After 6 months of opening an account
- Q92.** Which of the aforementioned is a component of marketing management?
- (A) Identification of business opportunities
  - (B) Understanding the customer needs
  - (C) Producing according to customer needs
  - (D) All the above
- Q93.** Which of the following is a fundamental component of a successful marketing strategy?
- (A) Unified and centralized system
  - (B) Matching with the progress of foreign companies.
  - (C) High maintenance

(D) All the above

**Q94.** Which factors are the key drivers behind the pricing of goods and services in banks?

- (A) Asset Liability Management
- (B) Regulatory advices from consumers
- (C) Unstructured step up pricing practice
- (D) All of the above

**Q95.** The importance of using an effective MIS in decision-making is:

- (A) It leads to making poor decisions.
- (B) It reduces waste and costs.
- (C) It offers false information.
- (D) It offers a suitable setting for wise decision making.

**Q96.** Which marketing phase is most concerned with integrating people, culture, structure, decision making, and reward systems?

- (A) Marketing Planning
- (B) Marketing Implementation
- (C) Marketing Control
- (D) Marketing Mix

**Q97.** In Wealth Management, what is Tactical Management?

- (A) Selecting the appropriate ways to achieve financial strategies
- (B) Managing investment portfolios with a focus on income generation
- (C) Providing a flexible model to meet the needs of the client
- (D) None of the above

**Q98.** What is the Minimum Retention Requirement (MMR) for Mortgage-Backed Securities in Securitization?

- (A) 2%
- (B) 5%
- (C) 10%
- (D) 20%

**Q99.** Which of the following services is/are not offered by UPI (Unified Payments Interface)?

- I. Aadhaar verification
- II. Standing instruction
- III. Merchant payments
- IV. Immediate Payment Service (IMPS)

- (A) Only I
- (B) Only I and IV
- (C) II, III
- (D) I, II, III, IV

**Q100.** Which of the following is not a service provided by a wealth management firm?

- (A) Investment planning
- (B) Retirement planning
- (C) Tax planning

















## Answer Key

Q1. (C)	Q21. (C)	Q41. (A)	Q61. (A)	Q81. (A)
Q2. (B)	Q22. (B)	Q42. (A)	Q62. (C)	Q82. (A)
Q3. (C)	Q23. (C)	Q43. (C)	Q63. (A)	Q83. (A)
Q4. (D)	Q24. (D)	Q44. (D)	Q64. (B)	Q84. (A)
Q5. (C)	Q25. (D)	Q45. (A)	Q65. (B)	Q85. (B)
Q6. (C)	Q26. (C)	Q46. (D)	Q66. (D)	Q86. (C)
Q7. (D)	Q27. (C)	Q47. (D)	Q67. (D)	Q87. (C)
Q8. (C)	Q28. (A)	Q48. (C)	Q68. (C)	Q88. (C)
Q9. (B)	Q29. (A)	Q49. (A)	Q69. (B)	Q89. (C)
Q10. (C)	Q30. (B)	Q50. (D)	Q70. (C)	Q90. (D)
Q11. (B)	Q31. (B)	Q51. (B)	Q71. (D)	Q91. (C)
Q12. (A)	Q32. (B)	Q52. (C)	Q72. (D)	Q92. (D)
Q13. (A)	Q33. (B)	Q53. (A)	Q73. (A)	Q93. (A)
Q14. (C)	Q34. (C)	Q54. (C)	Q74. (D)	Q94. (A)
Q15. (B)	Q35. (B)	Q55. (C)	Q75. (D)	Q95. (D)
Q16. (C)	Q36. (C)	Q56. (A)	Q76. (C)	Q96. (B)
Q17. (A)	Q37. (A)	Q57. (B)	Q77. (A)	Q97. (A)
Q18. (B)	Q38. (C)	Q58. (B)	Q78. (A)	Q98. (B)
Q19. (C)	Q39. (B)	Q59. (B)	Q79. (B)	Q99. (A)
Q20. (A)	Q40. (C)	Q60. (B)	Q80. (B)	Q100. (D)



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# We Don't Brag... Hear It Straight from Toppers!

**Madhubanti Ray**

1st attempt RBWM-63  
IE AND FS- 48  
PPB-55  
AFM-62  
THANK YOU P. Shama SIR.



←2 16:20

MR

**SRIKANTH TALWAR**

RBWM:61  
IEIFS:50  
PPB:62  
AFB:54

Thank your Oliveboard team for support and cleared in my first attempt

11:18

ST

**Gau K**

Got 56 in AFM  
Jaiib cleared... 🙏  
Thanks sir ..



←1 15:19

GK

U

**Utkarsh JAIIB**

Got 55 in RBWM, believe me it was quiet tough Cleared DBF aka Jaiib in 1st attempt

11:22

But at the end if concepts are clear its relatively easier

11:23

**Manisha Morya**

Thankyou so much sir... Got 58 ..  
thanks for your efforts sir 🙏

←1 15:21

MM

S

**Shivani**

Thank you sir AFM 52 cleared

11:40



Rbwm was not leaving me for a long time. Thanks to your master batch i cleared it and finally cleared JAIIB sir. Thank you so much



←1 15:36



**Manish Kumar Rawat**

Got 52 sir thanks Rajeev sir

11:42



**Priyam Awasthi**

AFM 51 Thankyou Pradhyuman Sir only last 1 week ko de payi thi apke classes or content samjnae ka tarika Etna lazawab hain ki non commerce background hokr bi AFM clear ho gya sir really you are a great mentor big Thankyou Pradhyuman sir



PA

**Suman Kumari JAIIB**

Thank you, Rajeev Sir, for your guidance and support. I have cleared the exam. Got 59.

11:45

SK

**Arif Sheikh**

Sir got 61 Thank you so much for your efforts formaking us to qualify in rbwm

11:54

AS



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