

1. National Savings Certificates are issued by **Post Office**
2. The Maximum amount that can be invested in National Savings Certificate
3. What is the maximum age limit to open a Sukanya Samridhi Accounts **10 Years**
4. Sukanya Samridhi Accounts can be closed at the age of **21(if Not Married)**,
5. A guardian can open maximum how may Sukanya Samridhi Accounts **2 Different Name Accounts**
6. Is Premature closure is allowed in Sukanya Samridhi Accounts **No**
7. The Minimum Age limit to open a Senior Citizen Savings Schemes in post office is **60, 55 on VRS**
8. The Maturity period for SCSS is **5 Years** interest rate is **8.5**
9. In SCSS account, premature closure is allowed on deduction of 1.5% of the deposits after **1 year** and 1% after **2 years**.
10. The minimum amount that can be deposited in SCSS account would be **1000** and maximum **15 Lakhs**.
11. What are the services are rendered by Post office in India **Savings Scheme, Money Remittance Service, Mutual Funds, Forex Services, PLI, Jansuraksha Schemes**
12. Post offices are comes under the Ministry of **Communication**
13. The Maximum amount that can be sent through money order is **5000**
14. The Minimum and Maximum amount that can be sent via Instant Money order is **1000 & 50,000**
15. Give the expanded for of MTSS **Money Transfer Service Scheme**
16. What type of Remittance product is allowed in MTSS **Foreign inward Remittance**
17. Give some of the MTSS organizations **UAE Exchange, Western Union Money Transfer, Money Gram**
18. Who dealt with the complaints against unlisted/delisted companies **Ministry of Corporate Affairs**
19. Scores is a redress mechanism given by **SEBI**
20. Universal Account number (UAN) is implement by which social security organization **EPFO**
21. At Present EPFO is investing **5%** of their Corpus amount with ETFs
22. Banking Ombudsman Scheme 2006 is implemented under section 35A of BR Act 1949
23. Banking Ombudsman Senior official is appointed by **Reserve Bank of India**
24. So Far How many Banking Ombudsman is appointed **15**
25. Banking Ombudsman Scheme is applicable to **Scheduled Banks, RRB, Scheduled Co-Operative Banks**
26. One can approach the banking ombudsman if, he did not receive the any reply from the bank authorities mean with in a period of **30 days**

27. The maximum amount that can be awarded by the BO **1 Lakh** in Credit Card, **10 Lakhs** other related
28. Appellate Authority of the Banking Ombudsman Scheme is **Deputy Governor of RBI**
29. Time limit to appeal with Appellate Authority is **30 Days relaxable another 30 Days**
30. How many MICR Cheque processing centre were in India **66**
31. At Present how many CTS Grids in India **3, New Delhi, Mumbai, Chennai Grid**
32. What are the advantages of the CTS **Refer Class Notes**
33. Priority Sector Lending Certificates is a permissible activity **u/s 6(1) of BR Act**
34. In KYC what are the documents are officially valid documents **Passport, Driving License, Voter Identity Card, PAN Card, Aadhaar Card, NREGA Job Card**
35. How many types of Risk Categorization in Banking **High, Medium, Low** Based on AML categorization
36. Under Section 139A(5) of Income Tax Rules 1961, aggregating deposits for the period 8<sup>th</sup> Nov 2016 to 31<sup>st</sup> Dec 2016 is more than **2 Lakhs** is PAN is must for that account.
37. Give the expansion of IOSCO **International Organization of Securities Commission**
38. The Maximum amount that eligible borrower can raise through issuance of Rupee Denominated bonds under automated route is **Rs.50 Billion**
39. Give the expansion of FCEB **Foreign Currency Exchangeable Bonds**
40. What is EEFC Exchange **Earners Foreign Currency Account**
41. EEFC accounts can be maintained as the **Current** account, and hence **No Interest Payable**
42. NBFCs are registered under **Companies Act 1956**
43. What are the core industries **Coal, Fertiliser, Cement, Petroleum and Petroleum Products, Natural Gas, Crude Oil, Steel, Electricity**
44. ECS is commonly used for remittance between **two Different Banks and Periodical Payments** and its is operated by **NPCI**
45. Unified Payment Interface is promoted by **NPCI**
46. First Unified Payment Interface Company Phonepe which is owned by **Flipkart**
47. So How many banks are there in UPI **31**
48. Compare Between NEFT/RTGS/IMPS/UPI **Refer Class Notes**
49. Which of the electronic mode of transfer is best, if a customer hold only basic phone? **USSD**
50. Recently GoI formed a Committee on digital payments headed by **Ratan Watal**

**\*\*\* ALL THE BEST \*\*\***