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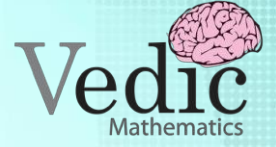
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1) The Integrated Ombudsman Scheme, 2021 of the Reserve Bank of India, has been formed by combining how many earlier Ombudsman Schemes?

- A) 2 B) 3
C) 4 D) 5

2) The Integrated Ombudsman Scheme, 2021 will provide cost-free redress of customer complaints involving deficiency in services rendered by entities regulated by RBI, if not resolved to the satisfaction of the customers or not replied within a period of ____ by the regulated entity.

- A) 31 days B) 28 days
C) 25 days D) 30 days

3) The Integrated Ombudsman Scheme, 2021 of the Reserve Bank of India includes under its ambit Non-Scheduled Primary Co-operative Banks with ____ size of ____ crore and above.

- A) deposit; Rs. 500 B) asset; Rs. 500
C) deposit; Rs. 50 D) asset; Rs. 50

4) For the purpose of the Integrated Ombudsman Scheme, 2021, RBI has been divided into how many jurisdictions?

- A) 4 B) 10
C) 15 D) None of these

5) RBI has set up its Centralised Receipt and Processing Centre (CRPC) for Integrated Ombudsman Scheme, 2021 in which city?

- A) Mumbai B) Delhi
C) Pune D) Chandigarh

6) Who would be the Appellate Authority under the Integrated Ombudsman Scheme, 2021?

- A) Governor B) Deputy Governor
C) Executive Director D) CGM

7) The toll-free number of 'Centralised Receipt and Processing Centre' i.e. 14448 of RBI will be operational in how many languages?

- A) 2 B) 8

C) 10 D) 12

8) What is the maximum amount of compensation that the RBI Ombudsman can award?

- A) Rs 10 lakh B) Rs 15 lakh
C) Rs 20 lakh D) Rs 25 lakh

9) What is the maximum amount of compensation for loss of the complainant's time, expenses incurred and for harassment/mental anguish suffered by the complainant that RBI Ombudsman can award?

- A) Rs 1 lakh B) Rs 2 lakh
C) Rs 1.5 lakh D) Rs 2.5 lakh

10) What is the maximum period of appointment of an Ombudsman or the Deputy Ombudsman of RBI at a time?

- A) 2 years B) 3 years
C) 4 years D) 5 years

11) Banking ombudsman means

- A) person appointed to recover dues from defaulting borrowers
B) a person to whom customer can approach for redress of his grievances
C) a person appointed to settle dispute between employees and management

12) Banking Ombudsman Scheme was introduced under which of following section of Banking Regulation Act, 1949?

- A) 34 A B) 35 B
C) 36 A D) 35 A

13) At present, how many Banking Ombudsmen have been appointed?

- A) 10 B) 20
C) 18 D) 15

14) Which of the following statement about Banking Ombudsman is wrong?





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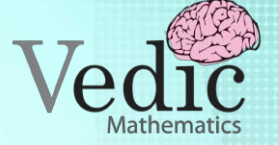
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(I) Officially it is known as "Banking Ombudsman Scheme, 2006".

(II) NBFCs are NOT covered under this scheme.

(III) All Scheduled Commercial Banks, RRBs, Scheduled Primary Co-operative Banks and Payments Banks are covered under this scheme.

- A) Only I B) Only II
C) Only III D) All are wrong

16) What is the maximum period a Banking Ombudsman can be appointed for?

- A) 5 years B) 1 year
C) 3 years D) 4 years

17) Any person may file a complaint with the Banking Ombudsman on which of the following ground(s)?

- (I) Refusal to open deposit accounts without any valid reason for refusal.
(II) Less/Excess amount of cash dispensed by ATMs.
(III) Wrong reporting of credit information to Credit Information Bureau.

- A) Only I B) Both I & II
C) Both II & III D) All of them

18) One can file a complaint before the Banking Ombudsman if the reply is not received from the bank within a period of _____ after the complaint filed.

- A) 10 days B) 15 days
C) 1 month D) 45 days

19) What is the maximum amount to be paid by the bank to the complainant by way of compensation for any loss suffered by the complainant?

- A) ₹1 lakh B) ₹10 lakhs
C) ₹15 lakhs D) ₹20 lakhs

20) The Banking Ombudsman may award compensation not exceeding _____ to the complainant for mental agony and harassment.

- A) ₹10,000 B) ₹50,000
C) ₹75,000 D) ₹100,000

21) What is the charge for filing the complaint before the Banking Ombudsman?

- A) ₹10 B) ₹100
C) ₹50 D) No charges required

22) Which of the following Bank Product is NOT covered under Banking Ombudsman Scheme?

- A) NEFT B) RTGS
C) Loans D) All are covered

23) What is banking ombudsman scheme?

- A) This banking ombudsman scheme is to allow resolution of complaints relating to certain services provided by banks and to facilitate satisfaction or resolution of such complaints.
B) This banking ombudsman scheme is to allow resolution of suggestion relating to certain services provided by banks and to facilitate satisfaction or resolution of such complaints.
C) This banking ombudsman scheme is to allow resolution of complaints relating to certain services provided by insurance companies and to facilitate satisfaction or resolution of such complaints.
D) This banking ombudsman scheme is to allow resolution of complaints relating to certain services provided by tech giants and to facilitate satisfaction or resolution of such complaints.

24) Banking ombudsman is appointed by which of the following authority?

- A) State Bank of India B) Union Bank of India
C) Supreme Court D) Reserve Bank of India

25) When Banking Ombudsman Scheme was created?

- A) In 2007 B) In 2006
C) In 2005 D) In 2009





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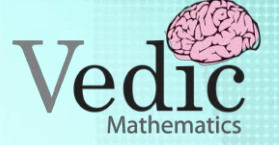
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26) Which of the given subsequent banks are working under Banking Ombudsman Scheme?

- A) Co-operative Banks
- B) Regional Rural Banks
- C) Scheduled Commercial Banks
- D) All of the above

27) When customer can file complaint to banking Ombudsman?

- a) Complaints can be submitted to the banking Ombudsman if the bank does not respond within one week after the bank concerned receives its complaint, or if the bank has rejected the complaint or if the customer is not satisfied with the answer given by the bank.
- b) Complaints can be submitted to the banking Ombudsman if the bank does not respond within six month after the bank concerned receives its complaint, or if the bank has rejected the complaint or if the customer is not satisfied with the answer given by the bank.
- c) Complaints can be submitted to the banking Ombudsman if the bank does not respond within one month after the bank concerned receives its complaint, or if the bank has rejected the complaint or if the customer is not satisfied with the answer given by the bank.
- d) Complaints can be submitted to the banking Ombudsman if the bank does not respond within three month after the bank concerned receives its complaint, or if the bank has rejected the complaint or if the customer is not satisfied with the answer given by the bank.

28) What amount of compensation is specified in an award by Banking Ombudsman which has to be paid by bank to complaint filling customer for the Damage suffered because of any act or inconvenience due to the Bank?

- A) Ten lack Rupees
- B) Twenty Lack Rupees
- C) Fifteen Lack Rupees
- D) Fourteen Lack Rupees

29) In case of mental agony and harassment the Banking Ombudsman may award compensation of how much amount to complaint filling customer?

- A) one lack rupees
- B) two lack rupees
- C) three lack rupees
- D) five lack rupees

30) Which one of the following is not the reason to file a complaint against banking service to the banking ombudsman?

- A) Not giving payment or delay in the payment of inward remittances
- B) Failure to issue or delay in issue of bank drafts, bankers' cheques or pay orders
- C) Agree to issue or not delay in issuing, or non-failure to service or not delay in servicing or redemption of Government securities
- D) Imposing of fees without suitable prior notice to the customer

31) If customer is not satisfied with the decision made by banking ombudsman the suffering customer can appeal to the appellate authority to complain against the decision made by banking ombudsman. Who is the appellate authority in such case?

- A) Deputy Governor of the RBI
- B) Governor of the RBI
- C) Member of dispute committee
- D) Chief General Manager of RBI

32) If complaint filling person is not satisfied with the decision of banking ombudsman then he can file a complaint with the appellate authority within how many days from the date of receipt of the decision or award?

- A) sixty days
- B) ninety days
- C) thirty days
- D) thirty five days

32) Which one of the following city has more than two offices of banking ombudsman situated there?

- A) Nagpur
- B) Mumbai
- C) New Delhi
- D) Hyderabad





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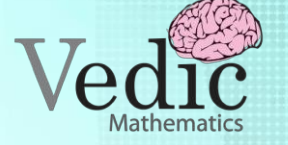
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33) Which one of the following is not correct statement with respect to banking ombudsman scheme 2006?

- A) banking ombudsman scheme was launched in year 2006
- B) banking ombudsman scheme is to resolve the complaints of customer
- C) appellate authority for banking ombudsman scheme is Deputy Governor of RBI
- D) banking ombudsman charges nominal fees for resolution of complaints

34) The Banking Ombudsman Scheme was launched under which of the following section of the Banking Regulation Act, 1949 by RBI in 2006.

- A) Section 35 A of the Banking Regulation Act, 1949
- B) Section 34 A of the Banking Regulation Act, 1949
- C) Section 33 A of the Banking Regulation Act, 1949
- D) Section 45 A of the Banking Regulation Act, 1949

35) What is the tenure of banking Ombudsman in the office according to Ombudsman Scheme 2006?

- A) not surpassing two years
- B) not surpassing three years
- C) not surpassing four years
- D) not surpassing five years

36) The Banking Ombudsman shall get and review complaints associated with the deficiencies in banking services or other services filed on the different grounds mentioned in clause. Under which clause such deficiencies in banking services are mentioned?

- A) Clause 7 Ombudsman Scheme 2006
- B) Clause 6 Ombudsman Scheme 2006
- C) Clause 8 Ombudsman Scheme 2006
- D) Clause 5 Ombudsman Scheme 2006

37) Choose the correct statement from the following.

- a) complaint originating from the operations of credit cards and other types of banking services having centralized maneuvers, shall be recorded to

the Banking Ombudsman outside the territorial jurisdiction of the billing address where customer is situated.

b) complaint originating from the operations of credit cards and other types of banking services having centralized maneuvers, shall be recorded to the Banking Ombudsman not within the territorial jurisdiction of the billing address where customer is situated.

c) complaint originating from the operations of credit cards and other types of banking services having centralized maneuvers, shall be recorded to the Banking Ombudsman within the territorial jurisdiction of the billing address where bank is situated.

d) complaint originating from the operations of credit cards and other types of banking services having centralized maneuvers, shall be recorded to the Banking Ombudsman within the territorial jurisdiction of the billing address where customer is situated.

38) For which of the following conditions the complaint should not be given to the banking ombudsman?

- A) If complaint is filled later than one year after the complaint given person has received the reply of the respective bank for his representation
- B) If complaint is filled later than one year after the complaint given person has not received the reply of the respective bank for his representation
- C) If complaint is filled later than one year if the complaint given person is not satisfied with the reply given to him by the bank
- D) All of the above

39) Which of the following officer bank should appoint for representing the respective bank and providing necessary information to the Banking Ombudsman with respect of complaints filed against the bank?

- A) Chief Banking Officer
- B) Managing Director





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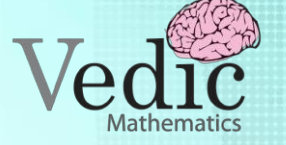
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- C) Regional Manager
D) Nodal officer

40) What is award?

- A) 'award' means a solution given by the Banking Ombudsman in accordance with the Banking Ombudsman Scheme
B) 'award' means a gift given by the Banking Ombudsman in accordance with the Banking Ombudsman Scheme
C) 'award' means an award or decision given by the Governor Of RBI in accordance with the Banking Ombudsman Scheme
D) 'award' means an award or decision given by the Banking Ombudsman in accordance with the Banking Ombudsman Scheme

