

Q1. Which of the following are the risks that can arise from Cyberattacks?

1. Financial loss
 2. Critical Data loss/breach
 3. loss of productivity due to business disruption
 4. Message received from strangers
 5. Cost of investigation
 6. Compensation to customers
- (a) All 1 to 6
(b) All 2 to 5
(c) All, 1, 2, 3, 5 & 6
(d) All, 1,2,3,4 & 5

Q2. Who is not the threat actors in an organization?

- (a) Cybercriminals
(b) Criminals
(c) Shareholders
(d) Business competitors
(e) Current or former employees

Q3. Which of the following is not the common threats to the bank?

- (a) Ransomware
(b) Smartware
(c) Phishing/Vishing/smishing/Pharming
(d) Distributed Denial-of-Service (DDoS)
(e) Cyber Squatting/Bullying/Warfare

Q4. Risk mitigation can be divided in which of the following categories in the context of cybersecurity?

1. Prevention
 2. Detection
 3. Remedy
- (a) Only 1 and 2
(b) Only 2 and 3
(c) Only 1 and 3
(d) All 1 to 3



Q5. Which of the following security strategy is in which a succession of security procedures and controls are carefully placed throughout a computer network in order to safeguard the network and the information contained within it?

- (a) Policies, procedures and awareness
- (b) Defense in depth
- (c) Cyber Insurance
- (d) Web Application Filtering

Q6. _____ an umbrella organisation for operating retail payments and settlement systems in India, is an initiative of Reserve Bank of India (RBI) and Indian Banks' Association (IBA) for creating a robust Payment & Settlement Infrastructure in India.

- (a) NPCI
- (b) RUPAY
- (c) BHIM
- (d) UPI

Q7. RuPay, an Indian card payment scheme is launched by:

- (a) NPCI
- (b) RBI
- (c) VISA
- (d) Master Card

Q8. NPCI works under the provisions of which of the following act?

- (a) Banking Regulation Act
- (b) Negotiable Instruments Act
- (c) Payment and Settlement System Act
- (d) Digital Payments Act

Q9. As per RBI latest statistics which bank has largest number of Credit Cards issued to the customer?

- (a) State bank of India
- (b) ICICI Bank
- (c) Axis Bank
- (d) HDFC Bank

Q10. _____ credit Cards are issued under tie up with service providers with co-branding and additional reward points for using their service.

- (a) Proprietary Cards
- (b) Co-Branded Cards
- (c) Segmented Cards
- (d) HNI Cards

Q11. During the regime of King Chandragupta, Kautilya, one of his ministers, wrote a book on accountancy, named the ____.

- (a) Natyashastra
- (b) Arthashastra
- (c) Both a and b
- (d) None of the above

Q12. For Personal Accounts, What Is the Golden Rule?

- (a) Debit what comes in, Credit what goes out
- (b) Debit the giver, Credit the receiver
- (c) Debit the receiver, Credit the giver
- (d) Debit the creditor, Credit the debtor

Q13. Which among the following assets cannot be depreciated?

- (a) Machinery
- (b) Buildings
- (c) Land
- (d) Furniture

Q14. Profit and Loss contains various items related to Expenses and Income. The nature of which is ____.

- (a) Nominal Account
- (b) Real Account
- (c) Personal Account
- (d) None of these

Q15. The process of transferring the entries from the journal to the ledger is known as ____.

- (a) Journalising
- (b) Recording
- (c) Posting
- (d) None of these

Q16. Banks have developed individual which of the following centres house an information security team that is responsible for continuously monitoring and assessing an organization's security posture?

- (a) Cyber Operations Centres
- (b) Internet Operations Centres
- (c) Risk Operations Centres
- (d) Security Operations Centres



Q17. Which of the following is the heads the operations of the Security Operations Centre (SOC)?

- (a) Chief Information Security Officer
- (b) IT Security Officer
- (c) Head IT Security Officer
- (d) Chief Security Officer

Q18. Expand NBAD:

- (a) Network Behaviour Anomaly Detection
- (b) Network Security Behaviour Anomaly Detection
- (c) Network User Behaviour Anomaly Detection
- (d) Network Behaviour Anomaly Detection Online

Q19. NBAD technology/techniques are applied in a number of network and security monitoring domains including:

1. Log analysis
 2. Packet inspection systems
 3. Flow monitoring systems
 4. Route analytics
- (a) Only 1, 2, and 3
 - (b) Only 2 and 3
 - (c) All 1 to 4
 - (d) None of the above

Q20. Banks must develop a robust Cyber Incident Response (CIR) plan to stay ahead of the cybersecurity curve included:

1. Proactive Capabilities
 2. Responsive Capabilities
- (a) Only 1
 - (b) Only 2
 - (c) Both 1 and 2
 - (d) None of the above

Q21. _____ are accepted globally through their affiliation with Visa and Master Card.

- (a) Debit Cards
- (b) Credit Cards
- (c) Pre-Payment Cards
- (d) All of the above

Q22. Credit Cards are issued with limits of usage called _____ which fix the upper limit up to which the cards can be used.

- (a) Withdrawal limit
- (b) Expense Limit
- (c) Card Limit
- (d) Chip limit

Q23. Credits cards have a regular billing cycle and billing date and due date of payment is decided from the billing date. The period after which payment is to made after the billing date is called as

the _____ and will be usually between 20 days and 50 days and differ across banks.

- (a) Complementary Period
- (b) Free Credit Period
- (c) Reward Period
- (d) Interest Free Period

Q24. The concept of _____ was introduced in credit cards to promote more usage by incentivizing the usage. This always comes with a cap on the total amount.

- (a) Reward Points
- (b) Cash Back Offer
- (c) Free Miles
- (d) All of the above

Q25. To include usage of cards, _____ are awarded based on the amount and type of usage.

- (a) Reward Points
- (b) Grace Points
- (c) Free Credit Points
- (d) Free Miles



Solutions:

S1. Ans (c)

S2. Ans (c)

S3. Ans (b)

S4. Ans (d)

S5. Ans (b)

S6. Ans (a)

S7. Ans (a)

S8. Ans (c)

S9. Ans (d)

- S10. Ans (b)
S11. Ans (b)
S12. Ans (c)
S13. Ans (c)
S14. Ans (a)
S15. Ans (c)
S16. Ans (d)
S17. Ans (a)
S18. Ans (a)
S19. Ans (c)
S20. Ans (c)
S21. Ans (b)
S22. Ans (c)
S23. Ans (b)
S24. Ans (d)
S25. Ans (a)

