20 True or False

Decide, then check the answer and reason below each statement.

Question 1

The PNB Scale 1 to Scale 2 promotion process typically combines a written test with an interview.

TRUE

This is the general structure described for the internal promotion process.

Question 2

Scale 2 officers in PNB never handle branch leadership or larger advances portfolios.

FALSE

Scale 2 officers often head branches or handle bigger advances portfolios.

Question 3

The PNB promotion exam syllabus overlaps strongly with JAIIB and CAIIB content.

TRUE

This overlap means IIBF preparation reinforces promotion exam preparation.

Question 4

Credit appraisal, RBI regulations and priority sector lending are rated as low-weightage topics in the promotion exam.

FALSE

These three areas are rated as the highest weightage topics in the guide.

Question 5

MPBF calculations and Tandon Committee norms are regularly tested in the credit appraisal section.

TRUE

These numerical and conceptual topics are specifically flagged as frequently tested.

Question 6

Sections 5, 6, 17, 20, 21, 35A and 36 of the Banking Regulation Act are cited as frequently tested sections.

TRUE

The guide specifically lists these sections as appearing often in the exam.

Question 7

The SARFAESI Act and IBC 2016 framework are described as unrelated to this promotion exam syllabus.

FALSE

Both are included as part of the RBI regulatory framework topics to study.

Question 8

Priority Sector Lending targets and sub-limits are described as fixed and never revised.

FALSE

The guide states these figures are revised periodically and must be verified on the latest RBI notification.

Question 9

Foreign Exchange and Trade Finance topics include FEMA, LC operations and EXIM policy.

TRUE

These are listed as the core foreign exchange topics in the syllabus.

Question 10

Financial Statement Analysis is rated as high weightage, higher than credit and RBI regulations.

FALSE

Financial Analysis is rated medium weightage, while credit and RBI regulations are rated high.

Question 11

RBI has proposed changes to Liquidity Coverage Ratio norms including treatment of digitally enabled retail deposits.

TRUE

This is cited as a current high-probability regulatory update topic.

Question 12

The Expected Credit Loss framework is described as replacing the older incurred-loss provisioning approach.

TRUE

RBI is moving banks toward this forward-looking provisioning method.

Question 13

MSME classification thresholds for investment and turnover have remained unchanged for decades.

FALSE

The guide states these thresholds were updated and should be learned from the current official notification.

Question 14

RBI's digital lending guidelines include cooling-off periods and direct disbursal to borrower accounts.

TRUE

These are specific features of the digital lending framework mentioned in the guide.

Question 15

Climate risk in banking distinguishes between physical risk and transition risk in lending portfolios.

TRUE

This distinction is highlighted as an emerging conceptual topic.

Question 16

The 70-30 rule suggested in the guide recommends spending 70 percent of study time on emerging topics only.

FALSE

The 70-30 rule allocates 70 percent to credit, RBI regulations and PSL, not emerging topics.

Question 17

Relying only on branch work experience is listed as sufficient preparation for the written exam.

FALSE

The guide explicitly warns that branch experience teaches process, not exam theory, so studying concepts is still needed.

Question 18

Skipping numerical practice like MPBF and ratio sums is described as a way to save study time without cost.

FALSE

The guide lists skipping numericals as a common mistake that throws away easy, scoring marks.

Question 19

A healthy preparation target suggested for working officers is three to four months of consistent study.

TRUE

This is the specific duration recommended in the guide for working bankers.

Question 20

The guide suggests beginning mock test practice only in the final week before the exam.

FALSE

The guide recommends starting mock tests at least three to four weeks before the exam.