20 True or False

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

Question 1

Bank promotion written tests for public sector banks are typically computer-based, objective-type papers.

TRUE

Most PSB promotion exams run as online multiple-choice tests rather than descriptive papers.

Question 2

The exam pattern is broadly similar across Scale 0 to Scale V, with difficulty increasing at higher scales.

TRUE

Question style stays consistent while depth of banking knowledge required rises with seniority.

Question 3

The bank promotion exam syllabus is identical for every bank with no variation at all.

FALSE

Each bank issues its own notification, so exact syllabus and weightage can differ.

Question 4

Loans, advances and credit appraisal are common syllabus areas for bank promotion exams.

TRUE

Assessing and monitoring credit is a core officer-level responsibility tested in these exams.

Question 5

Risk Management concepts are not part of the bank promotion exam syllabus at any scale.

FALSE

Risk management is a standard topic, especially at senior promotion scales.

Question 6

Foreign Exchange fundamentals are commonly tested in bank promotion exams.

TRUE

Forex knowledge becomes increasingly relevant as officers advance to higher scales.

Question 7

Candidates should rely purely on memory for exact marks and cut-offs rather than checking official notifications.

FALSE

Marks, cut-offs and dates should always be confirmed from the latest official circular, not memory.

Question 8

The RBI issues guidelines and regulations that govern day-to-day banking operations.

TRUE

The Reserve Bank of India regularly issues circulars that shape routine banking practice.

Question 9

Attempting mock tests guarantees exam success without any further study needed.

FALSE

Mock tests work best alongside structured study, not as a standalone guarantee.

Question 10

Timed practice under exam-like conditions helps build speed and reduce errors.

TRUE

Simulating real exam timing trains pacing and accuracy together.

Question 11

Scale IV to V promotion exams test only basic banking definitions with no leadership component.

FALSE

This is the most senior jump and typically emphasises strategy, leadership and regulatory depth.

Question 12

Digital banking and modern payment systems are part of the evolving bank promotion syllabus.

TRUE

Exams increasingly include awareness of digital channels like UPI and mobile banking.

Question 13

Cramming the night before the exam is considered the most effective preparation method.

FALSE

Spaced revision with repeated mock tests generally works better than last-minute cramming.

Question 14

The Banking Regulation Act governs the licensing and regulation of banking companies in India.

TRUE

The Banking Regulation Act, 1949 provides the legal framework for regulating banks in India.

Question 15

IIBF stands for the Insurance Institute of Banking and is unrelated to bank promotion exams.

FALSE

IIBF is the Indian Institute of Banking and Finance, closely linked to banking exams and certifications.

Question 16

The RBI Act, 1934 establishes the Reserve Bank of India as the country's central bank.

TRUE

The RBI Act, 1934 is the founding legislation that created the Reserve Bank of India.

Question 17

Negotiable instruments such as cheques and promissory notes are excluded from bank promotion syllabi.

FALSE

Negotiable instruments are a standard part of Banking Laws and Practices topics.

Question 18

Reviewing wrong answers after a mock test helps identify weak concepts for revision.

TRUE

Analysing mistakes converts test attempts into targeted, effective study.

Question 19

Candidates need not verify the latest official notification because promotion exam rules and marks never change.

FALSE

Exam rules, marks and dates can change, so the latest official notification should always be checked.

Question 20

A structured study kit combining video lessons, mock tests and revision notes improves exam readiness.

TRUE

Combining multiple preparation formats covers concept building, practice and quick revision.