

1. What age must one be to qualify for PMSBY enrollment?

- a. 18 years (completed) to 70 years (completed)
- b. 18 years (attained) to 70 years (completed)
- c. 18 years (completed) to 70 years (attained)
- d. 18 years (attained) to 70 years (attained)
- e. 18 years to 70 years

**Answer:- 18 years (completed) to 70 years (attained)**

2. What is the premium amount required for enrollment in PMSBY?

- a. Rs 20/- per annum
- b. Rs 436/- per annum
- c. Rs 463/- per annum
- d. Rs 18/- per annum
- e. Rs 114/- per annum

**Answer:- Rs 20/- per annum**

3. What portion of the insurance premium goes to the Insurance Company under PMSBY?

- a. Rs 18/-
- b. Rs 1/-
- c. Rs 15/-
- d. Rs 19/-
- e. Rs 5/-

**Answer:- Rs 18/-**

4. What portion of the insurance premium goes to the BC or Corporate Agent under PMSBY?

- a. Rs 18/-
- b. Rs 1/-
- c. Rs 15/-
- d. Rs 19/-
- e. Rs 5/-

**Answer:- Rs 1/-**

5. What portion of insurance premium does Bank receive under PMSBY?

- a. Rs 18/-
- b. Rs 1/-
- c. Rs 15/-
- d. Rs 19/-
- e. Rs 5/-

**Answer:- Rs 1/-**

6. What is the maximum cover available under PMSBY for partial disability due to an accident?

- a. Rs 1 lakh
- b. Rs 2 lakh
- c. Rs 0.50 lakh
- d. Rs 1.50 lakh
- e. Rs 2.50 lakh

**Answer:- Rs 1 lakh**

7. What is the maximum cover available under PMSBY for total disability due to an accident?

- a. Rs 0.50 lakh
- b. Rs 2 lakh
- c. Rs 1.50 lakh
- d. Rs 2.50 lakh
- e. Rs 1 lakh

**Answer:- Rs 2 lakh**

8. What is the maximum cover available under PMSBY for loss of one hand & one leg due to accident?

- a. Rs 1 lakh
- b. Rs 0.50 lakh
- c. Rs 1.50 lakh
- d. Rs 2.50 lakh
- e. Rs 2 lakh

**Answer:- Rs 2 lakh**

9. What are the modes available for enrollment under PMSBY and PMJJBY?

- a. Branch, BC, Vyom, Internet Banking, Website
- b. Branch, BC, Vyom, Internet Banking
- c. Branch, BC, Vyom
- d. Branch, BC
- e. At Branch only

**Answer:- Branch, BC, Vyom, Internet Banking, Website**

10. Until what age is coverage available under PMSBY?

- a. 60 years
- b. 55 years
- c. 70 years
- d. 65 years

e. 75 years

**Answer:- 70 years**

**11. What is the lien period under PMSBY?**

- a. Nil
- b. 30 days
- c. 60 days
- d. 15 days
- e. 7 days

**Answer:- Nil**

**12. What type of insurance cover is available under PMSBY?**

- a. Accidental Death
- b. Term Life
- c. Accidental Death and Disability
- d. Accidental Disability
- e. Term Life & Disability

**Answer:- Accidental Death and Disability**

**13. What is the period of cover under PMSBY and PMJJBY?**

- a. 1 Year - June to May
- b. 1 Year - Apr to Mar
- c. 1 Year - Jan to Dec
- d. 1 Year - Sept to Aug
- e. 1 Year - Nov to Oct

**Answer:- 1 Year - June to May**

**14. The saved amount of commission payable to Business Correspondents in case of voluntary enrolment by an account holder through electronic means shall be?**

- a. Passed onto Bank
- b. Passed onto Subscriber
- c. Passed onto Insurance Company
- d. Passed onto Bank & Subscriber
- e. Passed onto Bank & Insurance Company

**Answer:- Passed onto Subscriber**

**15. Which of the following risks is not covered under PMSBY?**

- a. Death due to Accident
- b. Death due to Earth Quake
- c. Death due to Murder
- d. Death due to Suicide

e. Death due to Floods

**Answer:- Death due to Suicide**

**16. What is the Entry Age for PMJJBY?**

- a. 18 years (completed) to 50 years (attained)
- b. 18 years (attained) to 55 years (completed)
- c. 18 years (completed) to 50 years (completed)
- d. 18 years (attained) to 50 years (attained)
- e. 18 years (completed) to 55 years (attained)

**Answer:- 18 years (completed) to 50 years (attained)**

**17. What is the premium amount for PMJJBY enrollment in the months of March, April & May?**

- a. Rs 436/-
- b. Rs 114/-
- c. Rs 463/-
- d. Rs 18/-
- e. Rs 20/-

**Answer:- Rs 114/-**

**18. What is the premium amount for PMJJBY enrollment in the months of June, July & August?**

- a. Rs 20/-
- b. Rs 114/-
- c. Rs 228/-
- d. Rs 342/-
- e. Rs 436/-

**Answer:- Rs 436/-**

**19. What is the maximum cover available under PMJJBY for Partial disability due to accident?**

- a. Nil
- b. Rs 2 lakh
- c. Rs 1 lakh
- d. Rs 1.50 lakh
- e. Rs 2.50 lakh

**Answer:- Nil**

**20. What is the maximum cover available under PMJJBY for Total disability due to accident?**

- a. Nil
- b. Rs 2 lakh

- c. Rs 1 lakh
- d. Rs 1.50 lakh
- e. Rs 2.50 lakh

**Answer:- Nil**

**21. Until what age is the coverage available under PMJJBY?**

- a. 75 years
- b. 70 years
- c. 60 years
- d. 65 years
- e. 55 years

**Answer:- 55 years**

**22. What is the Lien period under PMJJBY?**

- a. Nil
- b. 30 days except accident
- c. 30 days including accident
- d. 60 days except accident
- e. 60 days including accident

**Answer:- 30 days except accident**

**23. Which of the following risks is not covered under PMJJBY?**

- a. Death due to suicide
- b. Death due to Earth Quake
- c. Death due to Murder
- d. Disability due to accident
- e. Death due to Floods

**Answer:- Disability due to accident**

**24. Which of the following statements is true regarding PMSBY?**

- a. In case of incidents like snake bite, fall from tree etc, the cause need not be supported by immediate hospital record.
- b. NRIs are also eligible
- c. Reimbursement of Hospitalization expenses on accident is allowed
- d. In case of incidents like road, rail and similar vehicular accidents, drowning, death involving any crime etc, the accident should be reported to police.
- e. Legal heirs of insured can get the claim when insured goes missing and death is not confirmed

**Answer:- In case of incidents like road, rail and similar vehicular accidents, drowning, death involving any crime etc, the accident should be reported to police.**

25. Which of the following statements is not true in respect of PMJJBY?

- a. Death due to Suicide is also covered
- b. NRIs are also eligible
- c. The coverage is in addition to the cover under any other insurance scheme the subscriber may be covered under
- d. All holders of joint account can join the scheme provided they are eligible as per the scheme and pay the premium
- e. Maturity or Surrender value is paid to subscriber on attaining 55 years

**Answer:- Maturity or Surrender value is paid to subscriber on attaining 55 years**

26. What is the coverage provided under PMJJBY?

- a. Rs 2 lakh for death due to any reason
- b. Rs 2 lakh for natural death only
- c. Rs 1 lakh for death due to any reason
- d. Rs 2 lakh for death due to accident only
- e. Rs 1 lakh for natural death only

**Answer:- Rs 2 lakh for death due to any reason**

27. What portion of the premium goes to the insurance company under PMJJBY for enrollments in June?

- a. Rs 395/-
- b. Rs 11/-
- c. Rs 30/-
- d. Rs 436/-
- e. Rs 15/-

**Answer:- Rs 395/-**

28. What portion of the premium does the Bank get under PMJJBY for enrollments in June?

- a. Rs 395/-
- b. Rs 15/-
- c. Rs 30/-
- d. Rs 11/-
- e. Rs 436/-

**Answer:- Rs 11/-**

29. What portion of the premium goes to Business Correspondent or Corporate Agent under PMJJBY for enrollments in June?

- a. Rs 395/-
- b. Rs 15/-
- c. Rs 11/-

- d. Rs 436/-
- e. Rs 30/-

**Answer:- Rs 30/-**

**30. In which year were the schemes - PMJJBY & PMSBY launched by GOI as part of National Mission for Financial Inclusion?**

- a. 2022
- b. 2020
- c. 2019
- d. 2018
- e. 2015

**Answer:- 2015**