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Prompt corrective action framework(PCA) of RBI

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RBI 24/7

Prompt Corrective Action

19th February, 2021



Prompt Corrective Action (PCA) by RBI

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Criteria for prompt corrective action. Prompt corrective action by rbi for commercial bank and nbfc. Prompt corrective action by rbi on commercial banks. Banks under prompt corrective action. Fdic prompt corrective action guidelines. Corrective action examples. Prompt corrective action by rbi for commercial banks and nbfc in hindi. Prompt corrective action by rbi on which bank.

This page presents 50 questions from Current Affairs October, 2021 month in GKToday. These questions are part of GKToday's Daily 20 MCQs Current Affairs Series in GKToday Android App. Download Now.1. Aapda Mitra Scheme, which was seen in the news recently, is implemented by which Union Ministry? [A] Ministry of Defence[B] Ministry of Home Affairs[C] Ministry of Agriculture and Farmers Welfare[D] Ministry of MSMEsShow AnswerCorrect Answer: B [Ministry of Home Affairs]Notes:Aapda Mitra Scheme is being implemented by Union Home Affairs Ministry. Home Minister Amit Shah recently released the training manual of Aapda Mitra Scheme and plan documents of Aapda Mitra and Common Alerting Protocol. The 17th Foundation Day celebrations of National Disaster Management Authority was held recently. The theme of this year's Foundation Day is 'Stopping Impact of Disaster Incidents in the Himalayan Region'.2. Which Union Ministry has launched the 'Ease of Logistics' portal? [A] Ministry of MSME[B] Ministry of Commerce and Industry[C] Ministry of Agriculture and Farmers Welfare[D] Ministry of Animal Husbandry and DairyingShow AnswerCorrect Answer: B [Ministry of Commerce and Industry]Notes:Federation of Indian Export Organisations (FIEO) is the apex trade promotion organisation set up by the Ministry of Commerce, and private trade and industry bodies in 1965. Union Minister of Commerce & Industry Piyush Goyal recently launched the 'Ease of Logistics' portal. The new portal will be a connecting link between exporters and logistic service providers. With this, the users will be able to view the demand from exporters, quote, discuss and finalize business.3. CIPET: Institute of Petrochemicals Technology has been inaugurated with which city? [A] Gandhi Nagar[B] Jaipur[C] Chennai[D] HyderabadShow AnswerCorrect Answer: B [Jaipur]Notes:Prime Minister Narendra Modi inaugurated CIPET: Institute of Petrochemicals Technology, Jaipur through video conference. The Central Institute of Petrochemicals Engineering & Technology (CIPET), formerly called as the Central Institute of Plastics Engineering & Technology, was established in 1968 by India with the assistance of United Nations Development Programme (UNDP) at Chennai.4. Which technology company has launched 'Creator education programme' in India? [A] Amazon[B] Facebook[C] Microsoft[D] GoogleShow AnswerCorrect Answer: B [Facebook]Notes:Technology Major Facebook launched its largest creator education and enablement programme in India. Named 'Born on Instagram' the programme includes e-learning course, aimed at encouraging, educating and enabling creators. The programme was originally launched in 2019. It focusses on content creators who drive more users, viewers and commerce across different platforms. The programme will also provide live masterclasses with experts, latest information on trends, product updates and challenges.5. National Research Centre on Yak (NRCY) is located in which state/UT? [A] Ladakh[B] Arunachal Pradesh[C] Sikkim[D] UttarakhandShow AnswerCorrect Answer: B [Arunachal Pradesh]Notes:The National Bank for Agriculture and Rural Development (NABARD) has approved a credit plan for Yaks. The scheme was developed by the National Research Centre on Yak (NRCY) at Dirang in Arunachal Pradesh. The NRCY functions under the Indian Council of Agricultural Research (ICAR). The high-altitude animal is also referred to as 'mountain cattle'. Earlier, a scheme was announced to insure the Himalayan yaks against the impact of climate change.6. What per cent of India's exports is contributed by MSMEs, approximately?Show AnswerCorrect Answer: B [40]Notes:India has more than 63 million MSMEs. They account for nearly 40 per cent of India's exports, about 6.11 per cent of the country's manufacturing GDP. MSMEs contribute to 24.63 per cent of the GDP from services sector. Union MSME Minister Narayan Rane has inaugurated the India Export Initiative and IndiaXports 2021 portal of the India SME Forum. India has fixed its exports target of USD 400 billion for this fiscal year. The Minister said that MSMEs would further take it to \$1 trillion by 2027.7. Mitra Shakti is a joint Army exercise between India and which country? [A] Nepal[B] Bangladesh[C] Sri Lanka[D] FranceShow AnswerCorrect Answer: C [Sri Lanka]Notes:The Armies of India and Sri Lanka are set to participate in the 12-day military exercise - "Mitra Shakti", which would be held in Combat Training School in Sri Lanka's Ampara. This is the 8th edition of the joint military exercise between the two countries. India would be represented by a contingent of 120 personnel. This exercise is aimed to promote close coordination and interoperability among the two military forces.8. Which institution released a report titled 'The State Nutrition Profile'? [A] UNICEF[B] NITI Aayog[C] Health Ministry[D] FAOShow AnswerCorrect Answer: B [NITI Aayog]Notes:NITI Aayog has launched 'The State Nutrition Profiles' for 19 States and Union Territories in the country. It was launched in collaboration with International Food Policy Research Institute (IFPRI), Indian Institute of Population Sciences (IIPS), UNICEF and Institute of Economic Growth (IEG). It analyses key indicators such as wasting, stunting, anemia, underweight and overweight and NCDs (Diabetes and High blood pressure). The SNP has included key takeaways for children, women and men and also identifies areas where the state has the potential to improve further.9. As per RBI, Additional Factor Authentication (AFA) by OTP for all recurring transactions above Rs. is mandated? [A] Rs 2000[B] Rs 5000[C] Rs 10000[D] Rs 15000Show AnswerCorrect Answer: B [Rs 5000]Notes:The Reserve Bank of India has mandated all banks to make Additional Factor Authentication (AFA) by way of OTP for all recurring or repetitive payments of value Rs.5000 and above, especially for the ones made through credit and debit cards. This has come into effect from 1st October 2021. RBI has also mandated that customers are notified about the scheduled payment 24 hrs in advance by the bank.10. Rodrigo Duterte, who recently announced retirement from Politics, is the President of which country? [A] Thailand[B] Nepal[C] Philippines[D] VietnamShow AnswerCorrect Answer: C [Philippines]Notes:Philippines President Rodrigo Duterte has recently announced that he is retiring from politics after the end of his term. He also announced that he will not run for vice president in next year's elections. The President's former aide, Senator Bong Go, filed his candidacy for the Vice Presidency. As per the constitution of Philippine, Presidents are limited by the to a single six-year term. The 76-year-old leader has announced last month that he would run for the vice-presidency in 2022.The above questions are part of Daily Current Affairs 20 MCQs Series in GKToday's Academy Android Application. This series can be subscribed in the app only for Rs. 750/- for entire year. Download NowAdvertisementAre you facing troubles with your bank? Here's how RBI can help. As we all know, RBI (Reserve Bank of India) is the central banking institution that controls the monetary policy of the Indian rupee. To understand the functioning of India's apex banking institution, let's first take a look at some of its main functions. Here we go: Banking licence issuer According to Sec 22 of Banking Regulation Act, before starting operations in India, every bank needs to obtain a licence from RBI. Monetary authority To stabilise the exchange rate, attain financial stability, maintain a balance of payment and control inflation, RBI controls the flow of money in the Indian economy. Currency issuer In order to maintain and run the currency and credit system, RBI has the authority to issue currency. It also includes keeping a track on the circulation of fake currency throughout the country. Banker for the government RBI provides short-term credit to both central and state governments. It also acts as the financial advisor for the government. Bank's bank Banks can get loans issued from RBI. They can also keep their collaterals as security and borrow money in case of a crisis. Foreign exchange manager RBI is the custodian of Forex. It administers and enforces the provision of Foreign Exchange Management Act (FEMA), 1999. Additionally, it also buys and sells foreign currency to maintain the exchange rate of Indian rupee v/s foreign currencies. Additional Reading: RBI Maintains Status Quo These are just a few of the major roles played by RBI. Apart from these, RBI also looks into consumer complaints. Have you ever been in a situation where you desperately want to lodge a complaint against your bank but have no idea on how to go about it? Whether it's a nationalised bank or a private sector bank, you can lodge a complaint against them in case you're dissatisfied with their service. Have You Heard Of The RBI Banking Ombudsman? The RBI Banking Ombudsman Scheme was created in 2006 to enable people/customers to file their complaints to resolve banking issues they face. The main objective of this scheme is to enable resolution of complaints relating to certain services rendered by banks and to facilitate the satisfaction or settlement of such complaints. The Banking Ombudsman is a person appointed by the Reserve Bank of India, who has quasi-judicial (tribunal board which has legal powers) authority. All commercial banks, regional rural banks, co-operative banks, and public sector and nationalised banks are covered under the Ombudsman scheme. In fact, many popular banks like SBI have set up a dedicated system to address online complaints. Presently, there are 15 banking Ombudsmen who have been appointed with offices, most of which are in the state capitals. Additional Reading: RBI's New Relaxed Rules For Opening Bank Accounts! What Are The Types Of Complaints? You can approach the RBI Banking Ombudsman to register a complaint under the following categories: Non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc. Non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission in respect thereof. Non-acceptance, without sufficient cause, of coins tendered and for charging of commission in respect thereof. Non-payment or delay in payment of inward remittances. Failure to issue or delay in issue of drafts, pay orders or bankers' cheques. Non-adherence to prescribed working hours. Failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents. Delays, non-credit of proceeds to parties' accounts, non-payment of deposits or non-observance of the Reserve Bank directives, if any, applicable to rate of interest on deposits in any savings, current or other accounts maintained with a bank. Complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other bank-related matters. Refusal to open deposit accounts without any valid reason for refusal. Levying of charges without adequate prior notice to the customer. Non-adherence by the bank or its subsidiaries to the instructions of Reserve Bank on ATM/Debit Card operations or Credit Card operations. Non-disbursement or delay in disbursement of pension (to the extent the grievance can be attributed to the action on the part of the bank concerned, but not with regard to its employees). Refusal to accept or delay in accepting payment towards taxes, as required by Reserve Bank/Government. Refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of Government securities. Forced closure of deposit accounts without due notice or without sufficient reason. Refusal to close or delay in closing the accounts. Non-adherence to the fair practices code as adopted by the bank or non-adherence to the provisions of the Code of Banks Commitments to Customers issued by Banking Codes and Standards Board of India and as adopted by the bank. Non-observance of Reserve Bank guidelines on the engagement of recovery agents by banks. Any other matter relating to the violation of the directives issued by the Reserve Bank in relation to banking or other services. A customer can also lodge a complaint on the following grounds of deficiency in service with respect to loans and advances. Non-observance of Reserve Bank Directives on interest rates. Delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications. Non-acceptance of application for loans without furnishing valid reasons to the applicant. Non-adherence to the provisions of the fair practices code for lenders as adopted by the bank or Code of Bank's Commitment to Customers, as the case may be. Non-observance of any other direction or instruction of the Reserve Bank as may be specified by the Reserve Bank for this purpose from time to time. The Banking Ombudsman may also deal with such other matter as may be specified by the Reserve Bank from time to time. Additional Reading: What Exactly Does The RBI Do? When Can You Approach The Banking Ombudsman? You can approach the banking ombudsman if: You have not received a reply from your bank within one month from the date of receipt of a complaint by the bank OR The bank has rejected your complaint OR You are not satisfied with bank's reply How To File An Online Complaint With The RBI Banking Ombudsman? In order to file an online complaint with the RBI Ombudsman, follow these steps: Log on to the official website and submit the details of your complaint (Upload the complaint letter explaining the problem Upload any supporting documents to support your complaint Insert a copy of the original complaint written to the concerned bank Also, insert a copy of the response received from the concerned bank All these documents need to be uploaded on the website in pdf or .txt format only You can also refer to this video and learn how to register your complaints online: What Are The Key Points To Remember? Here are certain important points which you should keep in mind when you decide to file a complaint with the RBI Banking Ombudsman: The present complaint cannot be reported to the banking Ombudsman by either party. In other words, you cannot re-register a complaint if you have received an answer already The present complaint has not been settled through the Office of the Banking Ombudsman in any previous proceeding The subject matter has not already been decided by any forum/court/arbitrator The RBI Banking Ombudsman does not charge any fee for resolving customers' complaints. The best way forward is to settle things amicably with the bank. After all, banks need their customers and will ensure that they resolve issues, especially if there is a written complaint. While a Banking Ombudsman will surely help resolve all your problems, we have a bunch of financial products that could help you solve your financial problems as well. 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