1. **Up to what amount, the Department of Financial Services (DFS), GOI has given the broad framework to formulate Staff Accountability Policy for NPA accounts?**

    a. Rs.50.00 Crore (other than fraud)

    b. Rs.25.00 Crore (Other than fraud)

    c. Rs.10.00 Crore (other than fraud)

    d. Rs.100.00 Crore (other than fraud)

    e. None of the above

    Answer:- Rs.50.00 Crore (other than fraud)2

2. **In which of the following cases, Staff Accountability will not be examined ?**

    a. Outstanding balance upto Rs.10.00 lakh wherever an account has been reported as fraud.

    b. Pre-approved digital loans with instant disbursement where pre-sanction/post-sanction visits have been waived by the Bank.

    c. If the fresh slippages (NPA) during the Financial Year in a branch is upto 5% in this portfolio of loan accounts upto Rs.10.00 lakh.

    d. A, B & C

    e. B & C

    Answer:- B & C

3. **Which of the following will form part of brief reports pepared on NPA accounts that shall be placed before RLSAC constituted for examining Staff Accountability?**

    a. Observations in previous Audit Reports for a period of 2 years from the date of NPA including compliance

    b. Observations in previous Audit Reports for a period of 4 years from the date of NPA including compliance

    c. Observations in previous Audit Reports for a period of 3 years from the date of NPA including compliance

    d. Observations in previous Audit Reports for a period of 5 years from the date of NPA including compliance

e.   None of the above

Answer:- Observations in previous Audit Reports for a period of 4 years from the date of NPA including compliance

4. **Assessing officer who is preparing detailed examination report for NPA above Rs.50 crore shall cover which of the following matters?**

a.   Sanction Process

b.   Documentation

c.   Monitoring and Supervision

d.   A, B & C

e.   Only A

Answer:- A, B & C

5. **Wherever staff accountability on any senior officer of the Bank in the rank of General Manager & above is observed, the minutes will be placed before the committee chaired by?**

a.   CGM (CCM)

b.   Chairman

c.   Executive Director

d.   MD & CEO

e.   Secretary, DFS

Answer:- Executive Director

6. **Preliminary examination shall be conducted and thereafter, in identified accounts, the final examination based on detailed report to be carried out by the Staff Accountability Committee for Running ledger up to Rs.____ ?**

a.   50 Crore

b.   100 Crore

c.   10 Crore

d.   25 Crore

e.   No limit as such

Answer:- 50 Crore

7. The Staff Accountability process should be completed within _____days from the date of classification of the account as NPA?

    a. 120
    b. 90
    c. 180
    d. 150
    e. Immediately

    Answer:- 180

8. Where the accounts are downgraded with backdate by passing MOC entries, the process of examination of accountability to be started after the cooling period of _____?

    a. No time
    b. 10 days from the date of NPA
    c. 30 days from the date of NPA
    d. 30 days from the date of MOC
    e. 10 days from the date of MOC

    Answer:- 30 days from the date of MOC

9. Proposals pertaining to BG/LC revalidation/extension at the existing level (amount/margin) are proposed to be placed before _____irrespective of the credit exposure/group exposure in the account. These doesn't fall under the purview of further staff acc

    a. CAC-II
    b. RLCC
    c. ZLCC
    d. CAC-III
    e. CAC-I

    Answer:- ZLCC

10. In which of the following cases, Staff Accountability examination is to be started immediately?

    a. Standard acconts downgraded to Doubtful/Loss category

b. quick mortality cases

c. where fraud has been committed

d. Only B & C

e. A,B & C

Answer:- A,B & C

11. **If fraud is detected in any account, the staff accountability even if carried out earlier has to be re-examined and this re-examination of Staff Accountability must be completed within_____?**

a. 60 days of classification of fraud

b. 30 days of classification of fraud

c. 90 days of classification of fraud

d. 90 days of detection of fraud

e. 30 days of detection of fraud

Answer:- 90 days of classification of fraud

12. **In cases where vigilance department has informed certain observations and advised for relook of accountability done by the Staff Accountability Committee, the re-submission must be completed within_____?**

a. 45 days

b. 60 days

c. 45 days

d. 90 days

e. 30 days

Answer:- 90 days

13. **In case of misrepresentation of facts, staff side action will attract against Investigating Official (IO)/Assessing Officer (AO). There should be special mention, if the concerned official(s) is retiring within a period of _____?**

a. 6 months

b. 1 year

c. 2 years

    d. 3 months

    e. 4 years

Answer:- 1 year

14. **If an account had been standard and performing for a period of 4 years or more from the date of original sanction, then the lapses in sanction by way of enhancement or otherwise, monitoring, supervision has to be examined only for a period going back by _**

    a. 4 years from the date of enhancement

    b. 4 years from the date of internal audit

    c. 4 years from the date of NPA

    d. 4 years from the date of valuation

    e. 4 years from the date of external audit

Answer:- 4 years from the date of NPA

15. **Staff accountability report of accounts having the running ledger balance of Rs._____ will be shared with CVO for scrutiny?**

    a. Upto Rs.50 crore

    b. above Rs.30 crore

    c. 50 crore and above

    d. above Rs.50 crore

    e. 30 crore & above

Answer:- 30 crore & above

16. **What is the delegation in case of re-examinination of the staff accountability in fraud cases?**

    a. one level higher committee

    b. same committee

    c. COSAC

    d. ZOSAC

    e. CVO

Answer:- same committee

17. As per the guidelines of CVC, all fraud cases involving Rs.3 Crore and above shall be referred to _____?

   a. Administrative Board on Banking and Financial Frauds

   b. Advocatory Board on Banking and Financial Frauds

   c. Administrative Board on Banking and Functional Frauds

   d. Advisory Board on Banking and Functional Frauds

   e. Advisory Board on Banking and Financial Frauds

Answer:- Advisory Board on Banking and Financial Frauds

18. How many tier structure has been defined for examination of staff accountability in the policy for accounts upto Rs.50.00 Crore (other than fraud cases)?

   a. 3

   b. 4

   c. 2

   d. 1

   e. 5

Answer:- 4

19. At what frequency the report on staff accountability and status of staff side cases shall be placed to the Regional Head/Zonal Head for their perusal and follow up?

   a. Fortnightly

   b. weekly

   c. monthly

   d. bi-monthly

   e. Quarterly

Answer:- Fortnightly

20. In case of accounts up to Rs.1.00 crore, preliminary examination by RLSAC shall be completed within how many days?

   a. 10

   b. 15

   c. 14

    d. 7

    e. 30

Answer:- 15

21. **Where relook/re-examination of staff accountability is suggested by Vigilance Department, the observations of the Vigilance Division are to be conveyed by CCM, CO to the respective ZO within _____ days from the date of receipt of information from CVD?**

    a. 15

    b. 10

    c. 7

    d. 20

    e. None of the above

Answer:- 7

22. **Which vertical will obtain and provide data related to Non-Credit cases by keeping all the records examined at RO/ZO/CO levels?**

    a. CCM

    b. SAMV

    c. HR

    d. SSD

    e. Operations

Answer:- Operations

23. **Which of the following is not a source for examination of staff accountability?**

    a. Inspection Reports of Branches / Controlling Offices

    b. Reports of internal / external auditors including Concurrent Auditors

    c. Charge taking report from the new incumbent

    d. Issues not highlighted in Social Media

    e. Incidents of attempted / perpetrated frauds

Answer:- Issues not highlighted in Social Media

24. **Which of the following is not falling under the irregularities at branch level?**

    a. Non-compliance with 'Know Your Customer' (KYC) and Anti-Money Laundering (AML) related policy

    b. Lack of control over security and stationery items including ATM / Debit Cards / Credit Cards.

    c. Improper control over impersonal accounts like Income/Expenditure A/cs,

    d. Suspense A/c, Sundry Deposit A/cs, POB A/cs etc.

    e. Upgrading the Finacle IDs of the employees without following guidelines

    f. Lapses with regard to cheques / bills sent / received in clearing/collection

    Answer:- Upgrading the Finacle IDs of the employees without following guidelines

25. **In case of Non-Cedit area, who will be ascribing staff accountability if the amount involved in the transaction is Rs.25 lakh?**

    a. ZLFRC

    b. Zonal Head

    c. RLSAC

    d. ZLSAC

    e. COSEC

    Answer:- RLSAC

26. **Before finalizing staff accountability, in cases of the transaction involved is more than Rs.1 crore in Non-Credit area, whose views shall be sought?**

    a. Department Head

    b. Regional Head

    c. Branch Head

    d. Zonal Head

    e. B and C

    Answer:- Department Head

27. The exercise of staff accountability in non-credit areas should be completed_____?

    (Selcect the most appropriate)

    a. within 3 months

    b. within a reasonable time

    c. within 1 month

    d. within 6 months

    e. at the earliest

    Answer:- within a reasonable time

28. No departmental proceedings shall be instituted against retired employees, if not initiated while the employee was in service, in respect of a cause of action which arose _____ before such institution?

    a. immediately

    b. upto 4 years

    c. more than 3 years

    d. upto 3 years

    e. more than 4 years

    Answer:- more than 4 years

29. Preliminary examination/ staff accountability shall be taken up by _____, in respect of NPA with R/L of Rs.80 lakh, sanctioned by RLCC-II?

    a. COSAC

    b. ZLSAC

    c. RLSAC

    d. CVO

    e. RLCC-I

    Answer:- ZLSAC

30. **Process of investigation / examination / fixing Staff Accountability should be completed within_____ before the date of retirement of employees?**

   a. at least 4 months

   b. at least 3 months

   c. at least 1 month

   d. at least 6 months

   e. at least 45 days

   Answer:- at least 6 months