

Ques 1: Every officer/award staff is bound to discharge his/her duties with diligence and devotion in accordance with

1. Laid down systems and procedures
2. Rules and regulations in force
3. Guidelines, whether general or specific
4. Delegated authority vested in him/her
5. All of the above

Ans: 5

Ques 2: Accountability can be identified /examined from the following sources

1. Inspection Reports of Branches /controlling offices
2. Charge taking report from the new incumbent
3. Branch visits, periodical return /statements, monitoring reports, review of NPAs,etc
4. Complaints and whistle blowing
5. All of the above

Ans: 5

Ques 3: Accountability can be identified /examined from the following sources

1. Irregularities observed by the controlling authorities through warning signals
2. Incidents of attempted /perpetrated frauds
3. Issues highlighted in Social Media/Print media /Electronic Media
4. Off site Monitoring Cell (OMC) report
5. All of the above

Ans: 5

Ques 4: Which of the following comes under the scope of the Accountability in non credit areas

1. Liability side
2. Operation
3. Digital Banking
4. Investments
5. All of the above

Ans: 5

Ques 5: The aspect of accountability in respect of Credit Management and Frauds in credit areas is being looked after by

1. Vigilance Department
2. Credit Monitoring & Credit Compliance Department
3. Audit
4. HR
5. Transactional Banking Department

Ans: 2

Ques 6: The exercise of accountability study in non-credit areas, including decision by the Competent Authority, should as far as possible be completed within a period of

1. 3 months
2. 6 months
3. 9 months
4. 1 months
5. 2 months

Ans: 1

Ques 7: Which of the following comes under the scope of the Accountability in non credit areas

1. Premises Related Matters
2. Investments
3. Third party products
4. Behavioral issues of employees
5. All of the above

Ans: 5

Ques 8: As per the Staff Accountability in non credit areas which of the following are not the type of irregularities at Branch level

1. Non compliance of KYC and AML guidelines of the Bank /RBI with regard to opening and operation of account
2. Lack of control over security and stationery items including ATM/Debit cards /Credit Cards
3. Reckless lending
4. Non -submission /delayed submission of control /periodical returns
5. All are included for accountability in non-credit areas

Ans: 3

Ques 9: As per the Staff Accountability in non credit areas which of the following are the type of irregularities at Branch level

1. Improper control over functioning of Cash Department as well as ATMs
2. Non compliance of dual control of cash safe keys/ATM keys
3. Improper control and violation of guidelines /norms with regard to routine operational matters
4. Inaction /inordinate delay in reporting lapses/irregularities /frauds to RO/Controlling offices
5. All of the above

Ans: 5

Ques 10: As per the Staff Accountability in non credit areas which of the following are the type of irregularities at Branch level

1. selling of Bank's products with false promises
2. False reporting of compliance of irregularities pointed out in audit/inspection /other statutory reports
3. Disclosure of customer information without express consent of the customers
4. Non compliance of guidelines issued for operations of Currency chest, exchange of notes/soiled notes ,remittance etc
5. All of the above

Ans: 5

Ques 11: As per the Staff Accountability in non credit areas which of the following are the type of irregularities at Branch level

1. Improper accounting and misappropriation of subsidy received from various agency agencies
2. Non compliance of dual control of cash safe keys/ATM keys
3. Non submission /delayed submission of control /periodical returns
4. Improper control and violation of guidelines /norms with regard to routine operation matters
5. All of the above

Ans: 5

Ques 12: As per the Staff Accountability in non credit areas which of the following are not the type of irregularities at Administrative /Controlling office

1. Inaction /inordinate delay in taking/conveying decisions without justifying reasons
2. Selling of Bank's products with false promises
3. Awarding contracts /accepting tenders without complying with laid down norms, systems and procedures
4. Inaction /inordinate delay in reporting lapses/irregularities /frauds to RO/Controlling offices
5. All of the above

Ans: 2

Ques 13: As per the Staff Accountability in non credit areas which of the following are not the type of irregularities at Administrative /Controlling office

1. Non compliance of guidelines issued from time to time by CVC
2. Lack of control /supervision over the affairs of branches /offices
3. Improper accounting and misappropriation of subsidy received from various agencies
4. Lack of regular follow up /monitoring on issues requiring such follow up
5. All of the above

Ans: 3

Ques 14: As per the Staff Accountability in non credit areas which of the following are not the type of irregularities at Administrative /Controlling office

1. Non compliance of dual control of cash keys /ATM keys
2. Persistent tendency to give telephonic instructions without confirming the same subsequently in writing
3. Lack of control /supervision over the affairs of branches /offices
4. Inaction /inordinate delay in reporting lapses/irregularities /frauds to RO/Controlling offices
5. All of the above

Ans: 1

Ques 15: As per the Staff Accountability in non credit areas which of the following are the type of irregularities at Administrative /Controlling office

1. Inaction /inordinate delay in taking/conveying decisions without justifying reasons
2. Awarding contracts /accepting tenders without complying with laid down norms, systems and procedures
3. Inaction /inordinate delay without any justified reasons on serious irregularities /matters though specially brought to notice
4. Not providing required guidelines when sought by branches /subordinate offices on specific issues leading to financial or other loss to the Bank
5. All of the above

Ans: 5

Ques 16: As per the Staff Accountability in non credit areas which of the following are the type of irregularities at Branch/Administrative office level

1. Non compliance of guidelines issued by DIT/CISO as well as Digital Banking Department including guidelines on secrecy of passwords, conduct of transactions ,back -ups ,etc
2. Non adherence to guidelines relating to capital and revenue expenditure and the budgetary allocation
3. Rude /Improper behavior with customers /staff members including sexual harassment complaints
4. Observance of abnormal /irregular transactions in the accounts of staff members/their dependents which are beyond his /her known source of income
5. All of the above

Ans: 5

Ques 17: As per the Staff Accountability in non credit areas which of the following are the type of irregularities at Branch/Administrative office level

1. Engaging services of outsiders /casual workers and providing them unauthorized access to systems
2. Failure to comply with statutory obligations including payment of TDS/GST/other taxes, compliance of labour laws/local laws,etc
3. Non adhering to guidelines /norms issued by the management about security of premises ,cash ,property ,etc
4. Improper reporting /non reporting /false confirmation of data /information to higher offices and other agencies like RBI/NABARD/SEBI SLBC leading to punitive action of the Bank
5. All of the above

Ans: 5

Ques 18: In the staff Accountability in non credit areas the lapses should fall into the following category

1. Procedural lapse or casual negligence in ordinary discharge of one's duties
2. Gross or culpable negligence
3. Lapses with malafide intention
4. Behavioural issues of employees
5. Options 1,2 and 3

Ans: 5

Ques 19: In case of Procedural lapses or casual negligence in ordinary discharge of one's duties it calls for which type of view to be taken

1. Appropriate view
2. definite view
3. serious view
4. Actual view
5. All of the above

Ans: 1

Ques 20: In case of gross or culpable negligence it calls for which type of view to be taken

1. Appropriate view
2. serious view
3. definite view
4. Actual view
5. All of the above

Ans: 2

Ques 21: In case of lapses with malafide intention it calls for which type of view to be taken

1. serious view
2. definite view
3. Actual view
4. Appropriate view
5. All of the above

Ans: 2

Ques 22: Which of the following are the broad parameters on examination and fixing of Staff Accountability in certain areas

1. Forged /Fraudulent Cheques
2. reckless lending

3. POSH
4. Sanction of Loan beyond delegation
5. All of the above

Ans: 1

Ques 23: The coverage of Staff Accountability in Non Credit Areas is applicable to

1. All officers
2. All Award Staff
3. casual workers
4. 1 and 2 only
5. Empanelled Advocates

Ans: 4

Ques 24: The coverage of Staff Accountability in Non Credit Areas is applicable to

1. Acts of Commissions
2. Acts of omissions
3. Deliberate concealment of facts
4. option 1,2 and 3
5. reckless lending

Ans: 4

Ques 25: The coverage of Staff Accountability in Non Credit Areas is applicable to which areas

1. Forged /Fraudulent Cheques
2. Fake documents
3. Leakage of Income
4. option 1,2 and 3
5. None of these

Ans: 4

Ques 26: Competent authority to fix accountability for the matter/lapses relate to RLP /MLP the amount is up to Rs. 25.00 Lacs

1. AGM HR Central Office
2. Zonal Head
3. Regional Head of respective Regional office
4. GM MSME
5. None of these

Ans: 3

Ques 27: Competent authority to fix accountability for the matter/lapses relates to Regional Head and the amount is up to Rs.100 Lacs

1. CVO
2. GM HR
3. GM ERD CO
4. Zonal Head
5. None of these

Ans: 4

Ques 28: The exercise of accountability study in non-credit areas, including decision by the Competent Authority, should be completed within what period from the date the irregularity is noticed / reported.

1. 45 days
2. 6 months
3. 1 month
4. 3 Months
5. None of these

Ans: 4

Ques 29: In case of Frauds in non-credit areas, the exercise of accountability study, including decision by the Competent Authority, should be looked into preferably a maximum period of _____ from the date of reporting / detection of fraud.

1. 1 month
2. 90 days
3. 45 days
4. 60 days
5. 2 months

Ans: 1

Ques 30: In case any clarification is required by field functionaries who is the competent authority to give clarification in such matters ?

1. GM HR
2. CGM HR
3. CGM CCM
4. Board
5. None of the above

Ans: 3