Topic- LEAP and Digital Banking

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1. When "VYOM" app was launched?

   a)11.11.2022

   b)11.11.2021

   c) 01.11.2021

   d) 01.11.2022

   e) 10.11.2011

Answer: 11.11.2022

2. Who is not eligible for availing Mobile banking services?
   a) Customer having SB/CD/OD accounts
   b) SB account holder having constitution either/servivor mode.
   c) NRI customer having indian mobile number
   d) Companies,trust.HUF and partnership firm
   e) Current account holder with jointy constitution undfer either/survivor mode

Answer: Companies,trust.HUF and partnership firm

3. Which option is not available for reset pin?
   a) By using Debit Card
   b) By using biometric only
   c) By using Internet banking
   d) By using branch token
   e) By using Aadhaar and OTP

Answer: By using biometric only

4. Which of these is/are eligible for branch token generation?
   a) SB Account holder
   b) Current Account holder
   c) CCAGR account holder
   d) All A, B & C
   e) Both A& B

Answer: Both A& B

5. Validity of registration token is__
   a) 2 hours

b) 12 hours

c) 48 hours

d) 24 hours

e) 8 hours

Answer: 48 hours

6. What is a digital rupee
   a) Cryptocurrency
   b) Digital form of legal tender
   c) Bonds
   d) SIP
   e) None of the above

Answer: Digital form of legal tender

7. What is the full form of CBDC?
   a) Central Bank Digital Currency
   b) Chronic blistering dermatosis of childhood
   c) Central Book of Digital Currency
   d) Central Bank of Deposit Currency
   e) None of the above

Answer: Central Bank Digital Currency

8. What will be the symbol to denote digital money?
   a) e₹
   b) e₹-W
   c) ₹e
   d) ₹eD
   e) None of the above

Answer: e₹

9. Who will issue digital currency?
   a) RBI
   b) Axis Bank
   c) Co-operative Bank
   d) All of the above
   e) None of the above

Answer: RBI

10. How do CBDCs differ from traditional bank deposits?
    a) CBDCs are backed by the government, while traditional bank deposits are backed by the bank.
    b) CBDCs have lower interest rates than traditional bank deposits.
    c) CBDCs are more volatile than traditional bank deposits.
    d) CBDCs are subject to greater regulatory oversight than traditional bank deposits.
    e) None of the above

Answer: CBDCs are backed by the government, while traditional bank deposits are backed by the bank.

11. Full Form of UVA?
    a) Union Video Assist
    b) Union Virtual Assistant
    c) Union Voice Assistant
    d) Union Voice Assist
    e) Union Virtual Assist

Answer: Union Voice Assistant

12. How many features are available in UVA?
    a) 4
    b) 5
    c) 6
    d) 7
    e) 8

Answer: 7

13. Which of the feature is not available in UVA?
    a) Mini Statement
    b) Balance Enquiry
    c) Locker Rent Overdue
    d) Cheque Status
    e) Positive Pay

    Answer: Positive Pay

14. What is the URL for setting voice Pin?

a) vbot.unionbankofindia.co.in

b) bot.unionbankofindia.co.in

c) vbot.unionbankofindia.com

d) bot.unionbankofindia.com

e) uva.unionbankofindia.co.in

Answer: vbot.unionbankofindia.co.in

15. UVA is available in which voice supported application?

a) Alexa

b) Siri

c) Google

d) ChatGPT

e) SmartAssist

Answer: Alexa

16. How many factor of authentication UVA Supports?

a) 1

b) 2

c) 3

d) 4

e) 5

Answer:2

17. What are the authentication methods for UVA?

a) OTP

b) Voice Pin

c) UVA pin

d) A & B

e) A & C

Answer: A&B

18. Full Form of UVConn 3.0?

a) Union Video Connect 3.0

b) Union Virtual Connection 3.0

c) Union Virtual Connect 3.0

d) Union Voice Assistant 3.0

e) Union Virtual Banking 3.0

Answer: Union Virtual Connect 3.0

19. What is the Business number used for UVConn 3.0?
   a) 9666606060
   b) 9606060666
   c) 9666060606
   d) 9660606066
   e) 9606606606

Answer: 9666606060

20. When was UVConn first launched for customers?
   a) 11.11.2018
   b) 11.11.2019
   c) 11.11.2020
   d) 11.11.2021
   e) 11.11.2022

Answer: 11.11.2021

21. Under Union LEAP which one of the following is CASA winback program?
   a) Union Rise
   b) Union Win
   c) Union Bring Back
   d) Union Phoenix
   e) Union Udaan

Answer: Union Phoenix

22. Which one among the following is not a priority initiative under Union LEAP?
   a) Premium RUSU Branches
   b) SB Business Centers
   c) CA Business Centers
   d) Refreshed Salary a/c Drive
   e) C&D

Answer: SB Business Centers

23. Our bank has planned for premium RUSU branches at how many locations?

a) 34
b) 28
c) 30
d) 33
e) 35

Answer:34

24. Unite with Union TASC Plus program is aimed at?
   a) Strengthen temple product offering to capture larger payment ecosystem
   b) Strengthen technology product offering to capture larger payment ecosystem
   c) Creating technology product offering to capture larger payment ecosystem
   d) Strengthen technical product offering to capture larger payment ecosystem
   e) Creating tangible product offering to capture larger payment ecosystem

Answer: Strengthen temple product offering to capture larger payment ecosystem

25. How many CA business centres planned across country by Union Bank Of India?
   a) 33
   b) 34
   c) 28
   d) 31
   e) 35

Answer:28

26. CA business centres to offer services
   a) Current Accounts
   b) Loan Products
   c) Cash Management Services
   d) All a,b,c are correct
   e) a&b only

Answer: All a,b,c are correct

27. For the refreshed salary ac drive performance of MO will be reviewed by?
   a) ZO
   b) RO
   c) a&b
   d) BRM

e) Branch Head

Answer:a&b

28. Under Union LEAP the new process of MAB the TAT is?
    a) 10
    b) 5
    c) 7
    d) 2
    e) 15

Answer:5

29. Union Pheonix is
    a) Reactivation of high potential accounts through issue resolution and cross sell
    b) Opening of new Salary Accounts
    c) Canvassing of Temple accounts
    d) Activating inactive BSBDA accounts
    e) Activating Branches on Retail Lending

Answer: Reactivation of high potential accounts through issue resolution and cross sell

30. RUSU represents .....% of bank's CASA base
    a) 35
    b) 51
    c) 40
    d) 45
    e) 48

Answer:40