

1. Who coordinates meetings of the Standing Committee on Customer Service?

- A) CGM/GM, Operations Department
- B) Executive Director
- C) CSEC
- D) Deputy Zonal head – Operations
- E) Designated CSEO

Answer : C) CSEC

2. What is the primary goal of the Customer Service Excellence Cell (CSEC)?

- A. To increase bank profits
- B. To foster customer satisfaction and loyalty among all bank stakeholders
- C. To reduce the number of branches
- D. To create new banking products
- E. To train new employees

Correct Answer: B. To foster customer satisfaction and loyalty among all bank stakeholders

3. Which of the following is NOT listed as part of the scope of work for the CSEC?

- A. Customer Feedback and its Evaluation
- B. Grievance redressal
- C. Financial auditing
- D. Initiatives and process
- E. Union Sampark (Query resolution & feedback of staff)

Correct Answer: C). Financial auditing

4. What is the purpose of enhancing the scope of the existing Customer Care Unit in the bank?

- A. To develop new financial products
- B. To ensure consistent and exceptional customer service across all departments and branches
- C. To hire more staff
- D. To reduce operational costs
- E. To improve digital banking services

Correct Answer: B. To ensure consistent and exceptional customer service across all departments and branches

5. Who is responsible for vetting the draft note prepared by the ZH?

- A. Chief General Manager (CGM) of Operations
- B. Chief Law Officer, Law Department, SAMV, Central Office
- C. Managing Director (MD) & Chief Executive Officer (CEO)
- D. Chief General Officer (CGO)
- E. Deputy General Manager (DGM)

Correct Answer: B. Chief Law Officer, Law Department, SAMV, Central Office

6. The vetted note for filing an appeal against the appellate authority Banking Ombudsman RBI, to whom should it be submitted next?

- A. Chief General Manager (CGM) of Operations
- B. Managing Director (MD) & Chief Executive Officer (CEO)
- C. Chief General Officer (CGO)
- D. RBI Appellate Authority
- E. Zonal Head (ZH)

Correct Answer: A. Chief General Manager (CGM) of Operations

7. In addition to compensation for consequential loss, what additional amount can the RBI award for loss of time expenses and mental anguish suffered by complainants?

- A) ₹50,000
- B) ₹75,000
- C) ₹1,00,000
- D) ₹1,25,000

E) Non of these

Correct answer: C) ₹1,00,000

8. What is the maximum amount of compensation that the Ombudsman can provide for consequential loss resulting from complaints?

- A) ₹10.00 lakhs
- B) ₹15.00 lakhs
- C) ₹20.00 lakhs
- D) ₹25.00 lakhs

E) ₹100.00 lakhs

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Correct answer: C) ₹20.00 lakhs

9. To whom do the existing ZGROs report?

- a) Deputy Zonal Head - Operations
- b) Principal Nodal Officer
- c) Zonal Customer Service Excellence Officer (ZCSEO)
- d) Regional Customer Service Excellence Officer (RCSEO)
- e) Executive Director

Answer: c) Zonal Customer Service Excellence Officer (ZCSEO)

10. What cadre should the Zonal Customer Service Excellence Officer (ZCSEO) belong to?

- a) Chief Manager
- b) General Manager
- c) Deputy Regional head - Operations
- d) Executive Director
- e) Assistant General Manager (AGM)

Answer: c) Assistant General Manager (AGM)

11. To whom do the existing RGROs report?

- a) Deputy Zonal head - Operations
- b) Principal Nodal Officer
- c) Zonal Customer Service Excellence Officer (ZCSEO)
- d) Regional Customer Service Excellence Officer (RCSEO)
- e) Executive Director

Answer: d) Regional Customer Service Excellence Officer (RCSEO)

12. What cadre should the Regional Customer Service Excellence Officer (RCSEO) belong to?

- a) Chief Manager
- b) General Manager
- c) Assistant General Manager (AGM)
- d) Executive Director
- e) Deputy Regional head - Operations

Answer: a) Chief Manager

13. Which of the following statements is correct?

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- a) ZGROs report to the Principal Nodal Officer
- b) ZGROs report to the Regional Customer Service Excellence Officer
- c) RGROs report to the Zonal Customer Service Excellence Officer
- d) RGROs report to the Principal Nodal Officer
- e) RGROs report to the Regional Customer Service Excellence Officer

Answer: e) RGROs report to the Regional Customer Service Excellence Officer

14. In handling suspected fraudulent transactions, which of the following statements is not true?

- a) Ensure to provide/follow-up for the Shadow Credit within 10 days from the date of the transaction.
- b) Ensure that the shadow credit is released/reversed within 90 days from the date of complaint.
- c) Complaints regarding suspected fraudulent transactions should not remain pending beyond 90 days due to internal processes, such as FRMC
- d) The issue should be taken up to provide proactive credit upon identifying the error point in failed digital transactions.
- e) Shadow credit should be permanently applied without the need for any further follow-up or reversal.

Answer: e) Shadow credit should be permanently applied without the need for any further follow-up or reversal.

15. What is the penalty for delay in providing information under the RTI Act?

- A. Rs.100/- per day, up to Rs.10,000/-
- B. Rs.200/- per day, up to Rs.20,000/-
- C. Rs.250/- per day, up to Rs.25,000/-
- D. Rs.500/- per day, up to Rs.50,000/-
- E. No penalty

Correct Answer: C. Rs.250/- per day, up to Rs.25,000/-

16. If the information sought under RTI concerns the life and liberty of a person, within what time frame must it be provided?

- A. 24 hours
- B. 48 hours
- C. 72 hours

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- D. 7 days
- E. 15 days

Correct Answer: B. 48 hours

17. When did the Right to Information Act, 2005 come into force?

- A. 15th August 2005
- B. 20th October 2005
- C. 26th January 2005
- D. 1st April 2005
- E. 30th June 2005

Correct Answer: B. 20th October 2005

18. All the complaints received through CPGRAMS portal to be resolved within __ days

- A. 30days**
- B. 20days**
- C. 15days**
- D. 45days**
- E. 90days**

19. All the complaints received through INGRAMS portal to be resolved within __ days.

- A) 30 days
- B) 45days
- C) 90 Days
- D) 15 days
- E) 20Days

Correct answer: B) 45days

20. What is CPGRAMS?

- A) A platform for lodging grievances related to consumer issues
- B) A monitoring system for financial transactions

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C) A platform for lodging grievances to public authorities in Central Ministries/Departments/State Governments/UTs

D) A system for tracking public transport schedules

E) A program for environmental monitoring

Correct Answer: C) A platform for lodging grievances to public authorities in Central Ministries/Departments/State Governments/UTs

21. What is INGRAMS?

A) A platform for lodging grievances to public authorities in Central Ministries/Departments/State Governments/UTs

B) A monitoring system for environmental issues

C) A financial auditing system

D) A platform for lodging grievances related to consumer issues

E) A health monitoring system

Answer: D) A platform for lodging grievances related to consumer issues

22) A grievance shall be considered as disposed off and closed, where the complainant has not responded within days of the receipt of the complaints of the written response of the Bank

A) 30 days

B) 45days

C) 90 Days

D) 15 days

E) 20Days

Correct answer: B) 45days

23) Who can be appointed as the Internal Ombudsman in a bank as per RBI guidelines?

A) Any senior banker

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- B) A retired senior banker, not less than the rank of a General Manager/Deputy General Manager of any bank
- C) A retired senior banker, not less than the rank of a General Manager/Deputy General Manager of a Scheduled Commercial Bank other than the bank in which they are appointed
- D) A serving General Manager of the same bank
- E) Any retired government official

Answer: C) A retired senior banker, not less than the rank of a General Manager/Deputy General Manager of a Scheduled Commercial Bank other than the bank in which they are appointed

24) Which guidelines does the appointment of the Internal Ombudsman follow?

- A) Banking Ombudsman Scheme, 2018
- B) Internal Ombudsman Scheme, 2018
- C) Consumer Protection Act, 2019
- D) Financial Services Authority Guidelines
- E) National Ombudsman Act, 2020

Answer: B) Internal Ombudsman Scheme, 2018

25) What must be done with complaints rejected fully or partially by the bank according to RBI directives?

- A) They should be archived without review
- B) They must be approved by the bank's CEO
- C) They need to be vetted by the Internal Ombudsman
- D) They should be forwarded to RBI directly
- E) They must be reviewed by an external auditor

Answer: C) They need to be vetted by the Internal Ombudsman

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26) What types of issues shall the Internal Ombudsman not examine?

- A) Deficiency in service
- B) Banking Ombudsman complaints
- C) Suggestions, requests for concessions in rate of interest charged, modifications in sanction terms & conditions
- D) Complaints about online banking services
- E) Issues related to ATM transactions

Answer: C) Suggestions, requests for concessions in rate of interest charged, modifications in sanction terms & conditions

27) How will the implementation of the Internal Ombudsman Scheme, 2018 be monitored?

- A) By an external audit firm
- B) By the bank's internal audit mechanism and regulatory oversight by RBI
- C) Only by the Reserve Bank of India
- D) By the bank's board of directors
- E) By an independent regulatory authority

Answer: B) By the bank's internal audit mechanism and regulatory oversight by RBI

28) Where is the centralized receipt and processing center for the integrated ombudsman scheme established?

- A) New Delhi
- B) Mumbai
- C) Bangalore

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D) Chandigarh

E) Kolkata

Answer: D) Chandigarh

29. How many Banking Ombudsman Offices were expanded under the new scheme?

A) From 15 to 25

B) From 18 to 28

C) From 22 to 30

D) From 20 to 35

E) From 25 to 32

Answer: C) From 22 to 30

30) Who appoints the Ombudsman and Deputy Ombudsman under the Reserve Bank Integrated Ombudsman Scheme 2021?

A) The Central Government

B) The Reserve Bank of India

C) The Ministry of Finance

D) The State Governments

E) An independent regulatory authority

Answer: B) The Reserve Bank of India

