

1. BCSBI is dissolved by RBI and has set up CEPDC, here CEPDC stands for

- a. The Consumer Ease and Publicity Department
- b. The Customer Education and Publicity Department
- c. The Consumer Education and Protection Department
- d. The Customer Ease and Protection and Department
- e. None of the above

Answer:- The Consumer Education and Protection Department

2. CSOLOP check for Signature scanning and tagging is one if the same is not completed in _____ days

- a. T+1
- b. T+3
- c. T+5
- d. T+7
- e. T+10

Answer:- T+5

3. In online account opening process, Branch will login to Finacle and use menu _____ to generate the account number

- a. OLACOPN
- b. DMSACOPN
- c. HOLACOPN
- d. HOAAC
- e. HOPS

Answer:- OLACOPN

4. The primary objective of the Centralised Account Opening (CAO) process is to ensure

- a. standardization of SB account opening process
- b. uniform adherence of KYC norms
- c. best in class customer service
- d. reduced workload at Branches
- e. All of the above

Answer:- All of the above

5. Letter of Thanks will be printed centrally and sent to customer's correspondence address by the empaneled security printers of the Bank in Bilingual (Hindi & English) plus _____ Regional Languages.

- a. 5
- b. 7

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- c. 9
- d. 13
- e. 22

Answer:- 9

6. Optional/Extra Security features in Cheque leaves

- a. Different colour schemes for SB; CD/CA/CC/OD-BLUE
- b. Introduction of QR Code: contains Account holder's name, Account number, Cheque number & random number.
- c. Introduction of Reverse printing: Account number will be printed in reverse printing.
- d. Introduction of Printing account number around UBI Logo:
- e. All of the above

Answer:- All of the above

7. The Positive Pay System has been made compulsory for Cheques of _____ and above.

- a. Rs 1.00 Lakh
- b. Rs 2.00 Lakh
- c. Rs 2.50 Lakh
- d. Rs 5.00 Lakh
- e. Rs 10.00 Lakh

Answer:- Rs 2.00 Lakh

8. Finacle menu for entering of Stop Payment Instructions

- a. HSPP
- b. HPSP
- c. HSSP
- d. HSTP
- e. None of the above

Answer:- HSPP

9. Under the Customer Rights Policy , the customer should be informed of any change in the terms and conditions through a letter or Statement of Account, SMS or email as agreed by the customer at least ____ month prior to the revised terms and conditions b

- a. one
- b. two
- c. three
- d. four
- e. six

Answer:- one

10. Under the Customer Rights Policy, Right to Suitability means

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- a. Selling third party products as a quid-pro-quo for any service availed from the bank
- b. Cross selling third party products based on customers financial strength rather than his needs and requirements
- c. Both A & B
- d. A only
- e. Selling appropriate products & services to the customer's needs and not inappropriate to the customer's financial standing

Answer:- Selling appropriate products & services to the customer's needs and not inappropriate to the customer's financial standing

11. The Rights to Grievances Redressal & Compensation, includes

- a. displaying the name, address and contact details of the Grievance Redressal Authority / Nodal Officer
- b. the time limit for resolution of complaints will be clearly displayed / accessible at all service delivery locations
- c. inform the complainant of the option to escalate his complaint to the Banking Ombudsman if the complaint is not redressed within the pre-set time
- d. only A & B
- e. A, B & C

Answer:- A, B & C

12. The Rights to Grievances Redressal & Compensation, includes, acknowledging all formal complaints (including complaints lodged through electronic means) within _____ working days

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Answer:- 3

13. Under the customer rights policy, the bank will not be liable for any losses caused by

- a. extraneous circumstances that are beyond its reasonable control
- b. market changes
- c. performance of the product due to market variables
- d. A, B & C
- e. not specified

Answer:- A, B & C

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14. The customer will be provided an option to close the account or switch to any other eligible scheme without having to pay the revised charges or interest within _____ days of such advance notice with respect to change in charges/ tariff/ MITC.
- 15
 - 30
 - 45
 - 60
 - 75

Answer:- 60

15. An electronic screen is displayed at the Branches, which is directly connected with the finacle network where, updated Interest Rates and information on product and services is displayed. It is called
- NEDU (Network Electronic Display Unit)
 - NEDU (National Electronic Display Unit)
 - NEDU (Network Education Display Unit)
 - NEDU (Network Exchange Display Unit)
 - NEDU (Network Electronic Dynamic Unit)

Answer:- NEDU (Network Electronic Display Unit)

16. Under Compensation Policy , the customer is under obligation for the following:
- need to provide registered mobile number
 - periodic updation of contact details like email id, mobile number etc.
 - Need to set limits for digital transactions / alternative modes
 - only A & B
 - All A, B & C

Answer:- All A, B & C

17. Bank's Compensation Policy is based on the model policy devised by
- IBA
 - BCSBI
 - SEBI
 - Both A & B
 - Both B & C

Answer:- IBA

18. Customer Grievance Redressal Policy covers
- Escalation Matrix
 - Root Cause Analysis
 - Tips for handling customers

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- d. only A & C
- e. All A, B & C

Answer:- All A, B & C

19. As per the Compensation Policy, in case of failure of ATM transaction, where the customer's account is debited but cash is not dispensed, the framework of auto reversal specifies

- a. Pro-active reversal (R) of failed transaction within a maximum of T + 5 days
- b. Pro-active reversal (R) of failed transaction within a maximum of T +4 days
- c. Pro-active reversal (R) of failed transaction within a maximum of T + 3 days
- d. Pro-active reversal (R) of failed transaction within a maximum of T + 2 days
- e. Pro-active reversal (R) of failed transaction within a maximum of T + 1 day

Answer:- Pro-active reversal (R) of failed transaction within a maximum of T + 5 days

20. As per the Compensation Policy, in case of failure of Card to Card transfer, where the Card account is debited but the beneficiary card account not credited , the framework of auto reversal specifies

- a. Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account
- b. Transaction to be reversed (R) latest within T + 2 day, if credit is not effected to the beneficiary account
- c. Transaction to be reversed (R) latest within T + 3 day, if credit is not effected to the beneficiary account
- d. Transaction to be reversed (R) latest within T + 4 day, if credit is not effected to the beneficiary account
- e. Transaction to be reversed (R) latest within T + 5 day, if credit is not effected to the beneficiary account

Answer:- Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account

21. As per the Compensation Policy, in case of failure of Point of Sale (Card Present) including Cash at POS account debited but confirmation not received at merchant location i.e. charge-slip not generated.

- a. Auto reversal within T+ 2 Days
- b. Auto reversal within T+ 3 Days
- c. Auto reversal within T+ 4 Days
- d. Auto reversal within T+ 5 Days

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- e. Auto reversal within T+ 1 Days

Answer:- Auto reversal within T+ 5 Days

22. As per the Compensation Policy, in case of failure of Card Not Present (CNP) (e-Commerce) Account debited but confirmation not received at merchant's System

- a. Auto reversal within T+ 2 Days
- b. Auto reversal within T+ 5 Days
- c. Auto reversal within T+ 4 Days
- d. Auto reversal within T+ 3 Days
- e. Auto reversal within T+ 1 Days

Answer:- Auto reversal within T+ 5 Days

23. As per the Compensation Policy, in case of failure of Immediate Payment System ((MPS), Customer Account debited but beneficiary account is not credited, the framework of auto reversal follows

- a. If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.
- b. If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 2 days.
- c. If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 3 days.
- d. If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 4 days.
- e. If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 5 days.

Answer:- If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.

24. As per the Compensation Policy, in case of failure of Unified Payment Interface (UPI), Customer Account Debited but beneficiary account is not credited, the framework of auto reversal follows:

- a. If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.
- b. If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 2 day.
- c. If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 3 day.
- d. If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 4 day.

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- e. If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 5 day.

Answer:- If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.

25. As per the Compensation Policy, in case of failure of Unified Payment Interface (UPI), Customer Account Debited but transaction confirmation not received at merchant location, the framework of auto reversal follows:

- a. Auto reversal within T+ 1 Days
- b. Auto reversal within T+ 2 Days
- c. Auto reversal within T+ 3 Days
- d. Auto reversal within T+ 4 Days
- e. Auto reversal within T+ 5 Days

Answer:- Auto reversal within T+ 5 Days

26. As per Bank's Compensation Policy, the following would be considered as Third Party Breach where deficiency lies neither with the bank nor customer but elsewhere in the system

- a. Application frauds
- b. Account takeover
- c. Skimming/Cloning
- d. External frauds/ Compromise of other system, for e.g. ATMs/Mail servers etc being compromised
- e. All of the above

Answer:- All of the above

27. As per the Policy on Grievance Redressal , any subscriber whose grievance has not been resolved within ____ days from the date of receipt of the grievance by the Bank, or who is not satisfied with the resolution provided can escalate the grievance to the

- a. 60
- b. 40
- c. 30
- d. 20
- e. 10

Answer:- 30

28. As per the Policy on Grievance Redressal, the records of complaints are to be maintained for a minimum period of _____ years from the date of resolution.

- a. 9
- b. 8

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- c. 7
- d. 6
- e. 5

Answer:- 8

29. As per the Grievance Redressal Policy, the major reasons for the Complaints are:

- a. Gaps in standard of service expectation and actual service delivery or inadequacy of functions/products/arrangements made available to the customers
- b. Malfunction of technological products
- c. Attitudinal aspects while dealing with the customers
- d. Only B & C
- e. A, B & C

Answer:- A, B & C

30. Where it is established that the bank had issued and activated a credit card without written consent of the recipient, the bank would reverse the charges immediately and also pay a penalty without demur to the recipient amounting to _____ reversed in this

- a. Actual Charges
- b. twice the value of charges
- c. thrice the value of charges
- d. No penalty
- e. No such clause

Answer:- twice the value of charges