

1. What is the minimum and maximum period of deposit allowed in Union Millionaire Recurring Deposits?

- A. 6 months to 120 months
- B. 12 months to 60 months
- C. 6 months to 60 months
- D. 12 months to 120 months
- E. 3 months to 12 months

Answer:- A

2. Which of the following statements is incorrect?

(I) New CASA accounts are opened in Debit freeze mode.

(II) Account will be fully operational on receipt of acceptance of KYC documents from CKYC registry.

(III) Same Mobile number cannot be entered for more than 6 CIFs.

- A. Only (I) is incorrect
- B. Only (II) is incorrect
- C. Only (III) is incorrect
- D. Both (I) and (II) are incorrect
- E. All are incorrect

Answer:- C

3. Which of the following statements is True?

(I) Sending of Letter of Thanks has been fully centralized.

(II) Letter of Thanks are sent in Bilingual (Hindi & English) plus 9 Regional Languages.

(III) All undelivered 'Welcome Kit' & 'Letter of Thanks' will be delivered to the Central Office.

- A. Only (I) is True
- B. Only (III) is True
- C. Both (II) and (III) are true
- D. Both (I) and (II) are True
- E. All are True

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Answer:- D

4. The Positive Pay System has been made compulsory for cheques of and above w.e.f from 01.01.2023
- A. Rs. 1.00 lakh
 - B. Rs. 2.00 lakh
 - C. Rs. 5.00 lakh
 - D. Rs. 10.00 lakh
 - E. None of the above

Answer:- B

5. Fund transfer facility upto is made available in IVR.
- A. Rs.5000/-
 - B. Rs.10000/-
 - C. Rs.15000/-
 - D. Rs.20000/-
 - E. Rs.25000/-

Answer:- A

6. Consider the following statements regarding Mahila Samman Savings Certificate, 2023.
- (I) Accounts can be opened under this scheme on or before the March 31, 2025 for a tenure of two years.
- (II) Only single holder accounts are permitted under this scheme.
- (III) There is no cap on number of accounts for a single depositor subject to condition that the cumulative amount in all the accounts under this scheme shall not exceed ₹200000/-
- A. Only (I) is correct
 - B. Only (II) is correct
 - C. Only (III) is correct
 - D. All are correct
 - E. All are incorrect

Answer:- D

7. Any CTS instrument of value of and above should be compulsorily verified through UV lamp to ascertain correctness and genuineness of the instrument, before sending to the Service /Nodal Branch for scanning.

- A. Rs.50,000/-
- B. Rs.75,000/-
- C. Rs.1,00,000/-
- D. Rs.2,00,000/-
- E. Rs.5,00,000/-

Answer:- A

8. As an additional security feature in cheque leaves, which colour scheme is selected by Bank for Saving Account?

- A. Red
- B. Blue
- C. Green
- D. Pink
- E. Orange

Answer:- D

9. Cash withdrawal can be allowed to third parties at non-base Branch subject to the limit of

- A. Rs.10,000/- per transaction in Savings Bank Account
- B. Rs. 25,000/-per transaction in Current/Overdraft Account
- C. Rs.25,000/- per transaction in Savings Bank Account
- D. All are correct
- E. Both A and B

Answer:- E

10. As per PHYSICAL SECURITY & FIRE SAFETY POLICY 2023-24, number of armed guards authorised for high risk branches is:

- A. 1

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- B. 2
- C. 3
- D. 4
- E. 5

Answer:- B

11. As per PHYSICAL SECURITY & FIRE SAFETY POLICY 2023-24, when is the risk assessment of branches carried out?

- A. Once in three years
- B. When a new branch is opened
- C. When required by the top management of the bank
- D. All are correct
- E. Only A and B are Correct

Answer:- D

12. Consider the following statements with regards to the Physical Security & Fire Safety Policy 2023-24:

- (I) All Currency Chests will have one entry cum exit which will be manned 24 X 7 by armed guard provided by state authorities.
- (II) Any extra fire exit should be created only if the manpower has to travel more than 30 mtrs to get out of the Currency Chest gate.
- (III) In case an extra exit is to be created for reasons of maximum travel distance being more than 30 meters, it will be manned 24 X 7 by an additional armed guard.

- A. Only (I) is correct
- B. Only (II) is correct
- C. Only (III) is correct
- D. Both (A) and (C) are correct
- E. All are correct

Answer:- E

13. In addition to informing the CSO, Crime Incidents with financial loss above Rs.5 lakhs and upto Rs.25 lakhs must be reported to:

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- A. Executive Director (Looking after SSD)
- B. GM (SSD)
- C. MD & CEO
- D. Both A and B
- E. All of the above

Answer:- **D**

14. If case of any damage to or loss of any Bank property including Office Furniture & Fixture items, lodging insurance claim and its final settlement shall be the responsibility of the:

- A. Concerned Branch
- B. Concerned Regional Office
- C. Concerned Zonal Office
- D. Central Office
- E. SSD

Answer:- **B**

15. In case of loss of cash/gold or securities due to crime, lodging insurance claim with the Insurance Company shall be the responsibility of the

- A. Security Services, CO.
- B. Concerned Zonal Office
- C. Concerned Regional Office
- D. Concerned Branch
- E. None of the above

Answer:- **A**

16. As per the Physical & Fire Safety Policy 2023-24, fire audit / risk assessment of Currency Chests will be carried out.....

- A. Once a Year
- B. Once every two years
- C. Once every three years
- D. Twice a Year

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E. Quartely

Answer:- B

17. All branches/offices / establishments will undergo a mandatory Electrical Audit, at least.....

- A. Once a Year
- B. Once every two years
- C. Once every three years.
- D. Twice a Year
- E. Quartely

Answer:- C

18. Who takes the responsibility of due diligence of cheque in CTS clearing?

- A. Drawer of the cheque
- B. Drawee
- C. Presenting Bank
- D. Payee
- E. None of the above

Answer:- C

19. Consider the following statements:

- (I) Customers should mandatorily drop cheques in the drop-box for clearing purpose wherever drop-box is available at branch.**
 - (II) Branches shall decline to accept outstation cheques deposited by its customers for collection.**
 - (III) Our Branches issue only Payable at Par CTS Standard 2010 cheques to Customers.**
- A. Only C is correct
 - B. Both A and B are correct
 - C. A, B and C are correct
 - D. Both A and C are correct
 - E. Only B is correct

Answer:- A

20. As required under Procedural Guidelines for CTS, the presenting banks are required to preserve the physical instruments in their custody securely for a period of

- A. 5 Years
- B. 10 Years
- C. 15 Years
- D. 8 Years
- E. None of the above

Answer:- B

21. As required under Procedural Guidelines for CTS, Drawee banks shall make necessary arrangements to preserve the images of all government cheques for a period of

- A. 2 Years
- B. 5 Years
- C. 8 Years
- D. 10 Years
- E. 15 Years

Answer:- D

22. In clearing, Cheques received back unpaid will be returned by post/ courier etc. to the customer within working hours (excluding holiday) on the address recorded in Bank's database.

- A. 12
- B. 24
- C. 48
- D. 60
- E. 72

Answer:- C

23. The list of customers who have used Positive Pay can be derived by usingmenu

- A. PLUSPAY
- B. ADDPAY

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- C. POSITIVEPAY
- D. PPAY
- E. None of the above

Answer:- **A**

24. Additional security feature of Random Number on the cheques is used for passing the cheque amount of:

- A. 50,000 and above
- B. 1,00,000 and above
- C. 2,00,000 and above
- D. 5,00,000 and above
- E. 10,00,000 and above

Answer:- **C**

25. Which of the following feature is not available in My Diary Portal

- A. Detail of Dormat Accounts
- B. Detail of Lien marked accounts
- C. Detail of DEAF accounts
- D. All of the above
- E. None of the above

Answer:- **D**

26. To automate the whole Audit Reporting Process, Bank has procured new web-based software solution called...

- A. Ethic Package
- B. CMRD Portal
- C. My Diary portal
- D. CRM Edge
- E. None of the above

Answer:- **A**

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27. The CCTV system should have HDD capacity of storing minimum..... recording without a break at all times within the system

- A. 60 days
- B. 90 days
- C. 120 days
- D. 190 Days
- E. None of the above

Answer:- B

28. When occasion arises for making payment on behalf of other branches, the amount should be paid by debit to an account called "Payments on Behalf of Branches (POB)". GL Code for POB account is

- A. 80300
- B. 80400
- C. 80500
- D. 80600
- E. 80700

Answer:- A

29. Consider the following statements

- (I) In case any customer wishes to close the account, it will be done so by the approval of Branch head only.
- (II) A brief report on interaction with customer (Exit Interview) will be prepared and held in record.
- (III) Branches are required to send the information on accounts closed during the month to the Regional Office in prescribed format.

- A. Only (I) is correct
- B. Only (II) is correct
- C. Only (III) is correct
- D. All are correct
- E. All are incorrect

Answer:- D

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30. All records which are older than three (3) years should be treated as

- A. Current record
- B. Old Record
- C. Very old record
- D. Disposable record
- E. None of the above

Answer:- **B**