# **MTOP014**

- 1. Online Savings Bank Account Branch Assisted Journey can be opened by?
  - a. Customer himself by visiting our Bank official website
  - b. Through Branch provided Tablet
  - c. Through Branch provided PC
  - d. Both through Branch provided PC or Tablet
  - e. Branch Assisted Journey is not available in our Bank

## **Answer:- Both through Branch provided PC or Tablet**

- 2. Which are the physical documents to be obtained for Online Savings Bank Account Branch Assisted Journey?
  - a. Account opening form & KYC
  - b. CIF form, Account opening form & KYC
  - c. Account opening form, KYC & Declaration form
  - d. Only KYC Documents are sufficient
  - e. No need to obtain any physical records or documents

### **Answer:- No need to obtain any physical records or documents**

- 3. Can we open Joint Account through Online Savings Bank Account Branch Assisted Journey?
  - a. Yes, With upto 2 joint related party
  - b. Yes, With upto 5 joint related party
  - c. Yes, With upto 10 joint related party
  - d. Yes, With upto 20 joint related party
  - e. No, presently it is enabled for individuals only

### Answer:- No, presently it is enabled for individuals only

- 4. What are the types of account available through this platform?
  - a. All schemes available in our bank can be opened in this mode
  - b. Digital Union Savings Bank General (DUSBG)
  - c. Digital Union Savings Bank Premium (DUSBP)
  - d. Both DUSBG & DUSBP scheme
  - e. only SBGEN scheme

### **Answer:- Both DUSBG & DUSBP scheme**

- 5. Customer visit to branch is mandatory for Online Savings Bank Account Branch Assisted Journey?
  - a. Customer should invariably visit branch to open account
  - b. Customer no need to visit branch to open account
  - c. Customer no need to visit branch journey can be completed online

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- d. Bank official must visit the customer to open account
- e. Either the Bank Official visits the customer or the customer comes to Branch to open account

# **Answer:-** Either the Bank Official visits the customer or the customer comes to Branch to open account

- 6. is Video KYC required for Online Savings Bank Account Branch Assisted Journey?
  - a. VKYC is not required
  - b. VKYC required & Mandatory
  - c. Customer must complete VKYC & EKYC
  - d. Customer no need to complete VKYC and EKYC
  - e. Only CKYC is sufficient

# **Answer:-VKYC is not required**

- 7. E-KYC required for Online Savings Bank Account Branch Assisted Journey?
  - a. E-KYC OTP based verification is required
  - b. E-KYC Biometric based verification is required
  - c. VKYC is sufficient
  - d. Both E-KYC and VKYC is required
  - e. Either OTP based or Biometric based E-KYC is required

## **Answer:- Either OTP based or Biometric based E-KYC is required**

- 8. Can a customer without PAN can open account through Online Savings Bank Account Branch Assisted Journey?
  - a. Cannot open without PAN
  - b. Can open form 60 is sufficient
  - c. can open without pan and form 60
  - d. Can open account but has to give OVD and has to select form 60
  - e. VKYC is sufficient no need to provide PAN

# Answer:- Can open account but has to give OVD and has to select form 60

- 9. How can a customer add funds to new account opened through Online Savings Bank Account Branch Assisted Journey?
  - a. Using Debit Card
  - b. Using UPI
  - c. Using Internet Banking
  - d. To visit nearest Branch to fund account by paying cash at the counter
  - e. All of the Above options are correct

### **Answer:- All of the Above options are correct**

# **MTOP014**

- 10. Will customer get a Virtual Debit card for account opened through Online Savings Bank Account Branch Assisted Journey?
  - a. Virtual Debit card will be generated immediately after opening account
  - b. Virtual Debit card can be enabled in VYOM after opening account
  - c. Virtual Debit Card will be sent through secured Email
  - d. Virtual Debit Card will be sent through Secured SMS
  - e. No, Customer will not get Virtual Debit Card

# **Answer:- No, Customer will not get Virtual Debit Card**

- 11. Online Savings Bank Account Branch Assisted Journey is available for Existing customers of our Bank?
  - a. Yes, This option is also available for Existing Customers
  - b. No, This option is available for only Non Existing Customers
  - c. This option is available for both Existing and Non Existing customers
  - d. Existing customers can also open account by providing CIF
  - e. Yes, But for existing customer duplicate CIF will be created

## **Answer:- No, This option is available for only Non Existing Customers**

- 12. Customer will get Debit Card if the account is opened through Online Savings Bank Account Branch Assisted Journey?
  - a. No, Customer will not get Debit Card
  - b. Yes, Only Virtual card will be provided
  - c. customer can apply for Debit card while opening the account and the same to be collected from Branch
  - d. customer can apply for Debit card while opening the account and the same will be sent to Customer Communication Address
  - e. Virtual Debit Card will be provided and the same will be sent through secured Email

# **Answer:-** customer can apply for Debit card while opening the account and the same will be sent to Customer Communication Address

- 13. Which debit card will be given with Digital Savings Account General?
  - a. Rupay Classic Debit Card
  - b. Rupay Platinum Debit Card
  - c. Rupay Select Debit Card
  - d. Rupay JCB Card
  - e. Rupay NCMC card

#### **Answer:- Rupay Classic Debit Card**

- 14. Which debit card will be given with Digital Savings Account Premium?
  - a. Rupay Classic Debit Card

# **MTOP014**

- b. Rupay Platinum Debit Card
- c. Rupay Select Debit Card
- d. Rupay JCB Card
- e. Rupay NCMC card

# **Answer:- Rupay Platinum Debit Card**

- 15. NRI can open account outside India through Online Savings Bank Account Branch Assisted Journey?
  - a. Yes account can be opened with valid Aadhaar
  - b. Yes account can be opened with valid PAN
  - c. Yes account can be opened with valid Aadhaar & PAN
  - d. Yes account can be opened with valid Aadhaar & PAN with Indian mobile number
  - e. No, account cannot be opened

# Answer:- No, account cannot be opened

- 16. Minor can open account outside India through Online Savings Bank Account Branch Assisted Journey?
  - a. Yes Minor can open account jointly with guardian using this journey
  - b. Yes Minor above 10 year age can open account using this journey
  - c. Yes Minor can open account jointly with only Father using this journey
  - d. Yes Minor can open account jointly with only Mother using this journey
  - e. No, Minor cannot be opened account using this journey

# Answer:- No, Minor cannot be opened account using this journey

- 17. Aadhaar masking is require before upload in Online Savings Bank Account Branch Assisted Journey?
  - a. Yes, First 6 Digit to be masked
  - b. Yes, First 7 Digit to be masked
  - c. Yes, First 8 Digit to be masked
  - d. Yes, First 9 Digit to be masked
  - e. No, Aadhaar masking is nor required

## **Answer:- Yes, First 8 Digit to be masked**

- 18. Unique reference number will be generated in which form for Online Savings Bank Account Branch Assisted Journey?
  - a. APXXXXXXXXXX
  - b. BPXXXXXXXXXX
  - c. CPXXXXXXXXXXX
  - d. DPXXXXXXXXXX
  - e. EPXXXXXXXXXXX

# **MTOP014**

#### **Answer:- APXXXXXXXXXX**

- 19. CKYC identifier search option is available in Online Savings Bank Account Branch Assisted Journey?
  - a. CKYC Identifier search is not available
  - b. CKYC Identifier search is available
  - c. CKYC Identifier search is automated
  - d. CKYC Identifier to be done manually
  - e. Aadhaar verification is sufficient CKYC Identifier not required

### **Answer:- CKYC Identifier search is not available**

- 20. Can Customer provide an address that's different from Aadhaar address for communication purpose?
  - a. Customer can provide different address for communication purposes
  - b. The communication address will be verified through OVDs during the journey
  - c. customer can also provide communication address on declaration basis
  - d. Branches must obtain OVD of declaration address within 2 months
  - e. All the above options are correct

# **Answer:- All the above options are correct**

- 21. CKYC to be done in Online Savings Bank Account Branch Assisted Journey?
  - a. Branches should obtain KYC Documents from customer and the same to be uploaded in CKYC
  - Branches should download KYC Documents from Images portal same to be uploaded in CKYC
  - c. CKYC is automated. Branches no need to do CKYC
  - d. CKYC to be done after DMSOPN
  - e. VKYC is sufficient no need for CKYC

## Answer:- CKYC is automated, Branches no need to do CKYC

- 22. Branch provided Tablets having any app for Online Savings Bank Account Branch Assisted Journey?
  - a. Menu is available in CASA fusion app
  - b. Menu is available in Scale Union app
  - c. Menu is available in Scale CASA app
  - d. Menu is available in CASAbaap app
  - e. Menu is available in Scale fusion app

#### **Answer:- Menu is available in Scale fusion app**

23. What is the Website address to do Online Savings Bank Account Branch Assisted Journey?

# MTOP014

- a. https://casabranch.unionbankofindia.co.in/
- b. https://branchcasa.unionbankofindia.co.in/
- c. http://baap.unionbankofindia.co.in/
- d. http://baap.unionbankofindia.co.in/
- e. http://casabaap.unionbankofindia.co.in/

## Answer:- https://casabranch.unionbankofindia.co.in/

- 24. Which are the fields to be updated in Customer contact details?
  - a. Basic Details
  - b. KYC Documentation Authentication
  - c. Details for prospect Lead Creation
  - d. Declaration and Consent
  - e. All of the Above options are correct

## **Answer:- All of the Above options are correct**

- 25. How mobile number will be verified in Online Savings Bank Account Branch Assisted Journey?
  - a. Through OTP
  - b. Through Verification link
  - c. On field without verification
  - d. Mobile number not required for the journey
  - e. Aadhaar verification is sufficient

#### **Answer:- Through Verification link**

- 26. Is Email id mandatory to open account through Online Savings Bank Account Branch Assisted Journey?
  - a. Its not compulsory
  - b. Its Compulsory
  - c. Email id will be auto created
  - d. Email address option is not available in this journey
  - e. Email ID to be provided and the same to be verified

## **Answer:- Its not compulsory**

- 27. Is Mobile linked with Aadhaar number is required to open account through Online Savings Bank Account Branch Assisted Journey?
  - a. Aadhaar number is sufficient
  - b. Mobile number is sufficient
  - c. Aadhaar linked mobile number is required to share OTP
  - d. Aadhaar and Mobile number not required in this journey
  - e. PAN is sufficient, Mobile linked with Aadhaar is not required

# **MTOP014**

## Answer:- Aadhaar linked mobile number is required to get one

- 28. Customer will get Cheque book if the account is opened through Online Savings Bank Account Branch Assisted Journey?
  - a. No, Customer will not get Cheque Book
  - b. Customer can apply for cheque book through Branch
  - c. customer can apply for Cheque Book while opening the account and the same to be collected from Branch
  - d. customer can apply for Cheque Book while opening the account and the same will be sent to Customer Communication Address
  - e. Digital Cheque will be provide through secure mail to customer

# **Answer:-** customer can apply for Cheque Book while opening the account and the same will be sent to Customer Communication Address

- 29. Can a existing customer open account using Online Savings Bank Account Branch Assisted Journey?
  - a. Yes, Journey is Automated
  - b. Yes, By providing existing CIF
  - c. No need to provide CIF software will auto pick CIF based on Aadhaar details
  - d. Yes, Software will open account but new CIF will be created
  - e. No, This option is available only for New to Bank Customers (NTB) only

# Answer:- No, This option is available only for New to Bank Customers (NTB) only

- 30. Is Name match between Aadhaar and PAN is compulsory in Online Savings Bank Account Branch Assisted Journey?
  - a. No, Name Match is not necessary
  - b. Only name in Aadhaar will be taken by system to open account
  - c. Only name in PAN will be taken by system to open account
  - d. Customer has a option to select either Aadhaar name or PAN name while opening account
  - e. Name match between Aadhaar and PAN is mandatory

**Answer:- Name match between Aadhaar and PAN is mandatory**