

1. Reserve Bank of India has mandated Banks to identify accounts where there has been no customer-induced transaction for a period of more than _____ years for banks to transfer credit balance in such accounts to Depositors Education and Awareness Fund (DEA Fund).

- a. 10
- b. 5
- c. 8
- d. 6
- e. 7

Answer:- 10

2. To ease the users to check either any unclaimed deposit lies with DEA Fund, RBI has developed an online portal named ?

- a. SARAL
- b. SUGAM
- c. CLAIM
- d. DEAF
- e. UDGAM

Answer:- UDGAM

3. Full form of UDGAM?

- a. Unverified Deposits-Gateway to Access Information
- b. Unclaimed Deposits-Gateway to Access Information
- c. Unclaimed Deposits-Gateway to Approve intimation
- d. Unclaimed saving-Gateway to Access Information)
- e. Unclaimed Money-Gateway to Access Information)

Answer:- Unclaimed Deposits-Gateway to Access Information

4. Under UDGAM Portal user can search under categories?

- a. INDIVIDUAL
- b. NON INDIVIDUAL
- c. OTHERS
- d. Both 1 and 2
- e. NO ONE FROM ABOVE

Answer:- Both 1 and 2

5. Schemes available under new saving bank online account opening Journey through self assistance?

- a. DUSBG
- b. DUSBP

- c. SBGEN
- d. SBHNI
- e. Both 1 and 2

Answer:- Both 1 and 2

6. What is DUSBG

- a. Digital Saving Bank General
- b. Digiunion Saving Bank General
- c. Digital Uniquesaving Bank General
- d. Digital Union Saving Bank General
- e. Digital Saving Bank

Answer:- Digital Union Saving Bank General

7. In Digital Sb journey, What is the maximum time for V-KYC link to be valid

- a. 24 hrs
- b. 48 hrs
- c. 72 hrs
- d. 36 hrs
- e. 60 hrs

Answer:- 72 hrs

8. What will happen if customer could not complete VKYC within 30 Days of digital SB account opening?

- a. Account will be closed
- b. Account will be total Freezed
- c. Customer may visit the branch for manual KYC
- d. Debit operations will be freezed in the account
- e. Option 3 and 4

Answer:- Option 3 and 4

9. Video KYC slots in Digital SB are available from.....

- a. 7.00 am to 7.00 pm
- b. 8.00am to 8.00 pm
- c. 9.00 am to9.00 pm
- d. 10.00 am to10.00 pm
- e. 6.00 am to12.00 am

Answer:- 8.00am to 8.00 pm

10. In Self journey mode of Digital SB, Limited Kyc account is opened by the customer initially under _____ scheme

- a. DUSBG

- b. DUSBP
- c. DUSBL
- d. Both 1 and 3 depending on credit in account
- e. any of the 3

Answer:- DUSBL

11. Can joint account be opened through online Savings Bank Account

- a. Yes
- b. Yes only first holders details can be created. Joint holder to be added manually
- c. Yes with limited facilities
- d. No
- e. both 1 and 3

Answer:- No

12. Under which tab debit card and chequebook can be applied in Digital SB journey?

- a. Basic services
- b. Value added service
- c. Additional services
- d. None
- e. Automatically selected as yes for both

Answer:- Value added service

13. What are the next steps if Vkyk is rejected in Digital Sb account journey?

- a. Fresh vkyc link and slot is provided
- b. Account opening lead is available in CRM
- c. Fresh process to be initiated
- d. Account is closed from backend within 24 hrs
- e. Customer can visit branch for completing process

Answer:- Customer can visit branch for completing process

14. Is funding in the account mandatory in case of Dogital Sb account?

- a. Immediately
- b. within 24 hrs
- c. within 48 hrs
- d. optional
- e. within 12 to 24 hrs

Answer:- optional

15. New Saving Bank online account opening Journey through self assitance isn available for:

- a. Existing Fixed deposit holder

- b. New to bank customer
- c. Existing Saving account holder
- d. Existing House Loan customer
- e. Non Individual

Answer:- New to bank customer

16. Nomination in deposit accounts can be registered through which Digital channels?

- a. VYOM APP
- b. WhatsApp Banking/Union Virtual Connect (UVConn
- c. Internet Banking
- d. E- Nomination by visiting Bank's
- e. corporate website
- f. All of the above

Answer:- All of the above

17. New Finacle Menu to activate inoperative/Dormant account at non base branch.

- a. HACM
- b. DAC
- c. HCLM
- d. HACLI
- e. HCOMD

Answer:- DAC

18. Regular Term Deposit Receipt through menu HDRP/HDUDRP/HREDRP has been disabled in which branches?

- a. Metropolitan
- b. Urban Branches
- c. Rural Branches
- d. All Branches
- e. both option 1 and 2

Answer:- both option 1 and 2

19. If warranted on case to case basis, Term Deposit Receipt can be issued to the customer and _____ are empowered to relax the parameters of HDRP/ HDUDRP/HREDRP.

- a. Branch
- b. Regional office
- c. Zonal office
- d. Deposit Mobilisation Department
- e. None of the above

Answer:- Regional office

20. In respect of Union Rupee Green Term Deposit framework, which of the following is Correct

- a. Green Deposit shall be issued as Cumulative/Non cumulative deposits.
- b. On Maturity, the green deposit would be renewed or withdrawn at the option of the depositor.
- c. The Green Deposit shall be denominated in Indian Rupees only
- d. Only B & C
- e. All are Correct

Answer:- All are Correct

21. In respect of Union Rupee Green Term Deposit framework, minimum deposit amount is

- a. Rs 10000
- b. Rs 1000
- c. Rs 500
- d. Rs 5000
- e. No Minimum amount

Answer:- Rs 1000

22. Appeal for waiver of penalty imposed by RBI on currency chests is to be submit in requisite application through their respective

- a. Zonal Head
- b. Regional Head
- c. Nodal officer
- d. Central Office
- e. No need to take permission

Answer:- Regional Head

23. Appeal for waiver of penalty imposed by RBI on currency chests is to be submit in requisite application to issue Office of RBI within _____ days from the date of debit.

- a. 30
- b. 15
- c. 45
- d. 60
- e. 90

Answer:- 30

24. Appeal for waiver of penalty imposed by RBI on currency chests is to be submit in requisite application to issue Office of RBI needs to be routed through _____ through the link branch of the concerned currency chest.

- a. CRM portal
- b. e-Kuber
- c. Jan Smarth Portal
- d. CMCC portal
- e. Union Sampark/Ask Us portal

Answer:- e-Kuber

25. What is full form of MACAD ?

- a. Motor Accident Claims Annual Deposit
- b. Motor Accident Claims Annuity Deposit
- c. Motor Account Claims Annuity Deposit
- d. Motor Accident Claims Amount Deposit
- e. Motor Accident Claims Account Deposit

Answer:- Motor Accident Claims Annuity Deposit

26. Under MACT Claim SB Account, Which facility is permitted ?

- a. Cheque book
- b. Debit Card
- c. Internet Banking
- d. Mobile Banking
- e. None of the above

Answer:- None of the above

27. For MACT Claim SB Account, Can the product variant be changed ?

- a. yes
- b. No
- c. Yes after the process
- d. Yes in modification tab
- e. Both 3 and 4

Answer:- No

28. Which of the following is a legal tender?

- A. Rs. 50 Currency Note
 - B. Rs. 100 Currency Note
 - C. Rs. 200 Currency Note
 - D. Rs. 500 Currency Note
 - E. Rs. 2000 Currency Note
- a. Only A, B & C
 - b. Only B, C & D
 - c. Only A, C & D

- d. Only A, B, C & D
- e. All A, B, C, D & E

Answer:- All A, B, C, D & E

29. How many languages appear in a Indian currency note?

- a. 13
- b. 14
- c. 15
- d. 16
- e. 17

Answer:- 15

30. Which of the following Indian Currency Note is not a part of MGNS 2016?

- a. 5
- b. 20
- c. 50
- d. 100
- e. 500

Answer:- 5

31. A note cut in 2 separate pieces will fall under which of the category of notes?

- a. Soiled Note
- b. Mutilated note
- c. Brittle Note
- d. Imperfect Note
- e. Mismatch Note

Answer:- Soiled Note

32. A mutilated note means-

- a. A note, in which a portion is missing, Only
- b. A note, composed of more than 3 Pieces, Only
- c. Either A or B or Both
- d. Both A & B Together Only
- e. None of the Above

Answer:- Either A or B or Both

33. A Fake Indian Currency Note is needed to be preserved for.....at the branch after returning by Police/Court.

- a. 3 Months
- b. 6 Months
- c. 3 Year

- d. 5 Year
- e. 10 Years

Answer:- 3 Year

34. The penalty may be imposed if fake India Currency note is found -

- a. to be circulated through Cash counter of the Branch
- b. to be dispensed through ATM/CRM
- c. If Fake note is returned to Tenderer without impounding
- d. All A, B & C
- e. None of A, B & C

Answer:- All A, B & C

35. What will be value of a Rs. 20 Currency note with largest single undivided piece having 50 Percent area?

- a. Rs. 5
- b. Rs. 10
- c. Rs. 15
- d. Rs. 20
- e. No value

Answer:- No value