

- 1 Term Deposits linked to a directly observable and transparent market determined by external benchmark
- a) REPO linked term deposits
 - b) Floating rate domestic term deposits
 - c) RLLD domestic term deposits
 - d) RLD Term Deposits
 - e) None of the above
- Answer Floating rate domestic term deposits

- 2 Loan Product having a cash credit limit with a fully saving module designed to take care of farmer's interest
- a) Composite Cash Credit
 - b) Cash Credit-Farmer
 - c) Agriculture Cash Credit
 - d) Kisan Credit Savings
 - e) CC Kisan
- Answer Composite Cash Credit

- 3 In respect of Bulk Deposit Schemes in our Bank, which of the following is Correct
- a) Callable Deposit - Period 7 Days to 120 Months)
 - b) Notice Period Deposits - 32 Days to 120 Months
 - c) Non Callable Deposits - 61 days to 36 months
 - d) Only A & B
 - e) All are Correct
- Answer All are Correct

- 4 Date from which the Senior Citizens will get the benefit of additional Rate of Interest
- a) Date of Opening of Deposit
 - b) Date of Maturity
 - c) Date of attaining the Age as Senior Citizen
 - d) Deposit opening date or maturity date whichever is nearer from date of becoming Senior Citizen
 - e) No benefit during the currency of the deposit
- Answer Date of attaining the Age as Senior Citizen

- 5 Additional interest rate may be increased upto _____% for senior citizens (including Super Senior Citizen) with
- a) 0.50%
 - b) 1.50%
 - c) 1.25%
 - d) 0.75%
 - e) 1.00%
- Answer 1.00%

- 6 Competent Authority for Permitting back date renewal of deposit of 2 Cr and above after 14 days will be
- a) GM, DMD
 - b) GM, RMD
 - c) Zonal Head
 - d) GM, Treasury
 - e) to be decided by ALCO
- Answer GM, DMD

- 7 Penalty for premature payment of Staff Member's Term Deposit
- a) 0.50%
 - b) 1.00%
 - c) 0.25%
 - d) 0.75%
 - e) No Penalty for Staff Deposits
- Answer 1.00%

- 8 In respect of Green 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 - b) On Maturity, the green deposit would be renewed or withdrawn at the option of the depositor.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

- 9 As part of digitization of various banking activities, our bank has introduced Online Account Opening of Saving
- a) SBGEN
 - b) UDSA
 - c) SBPRE
 - d) USSA
 - e) SBPEN
- Answer SBPRE

- 10 Who is the authority for adjudication of Mutilated Notes presented
- a) Head Cashier
 - b) Any Officer of the Bank
 - c) Any of the Cashiers
 - d) Any Official of the Bank
 - e) Employee handling Cash
- Answer Any Officer of the Bank

- 11 The Cell established by our bank to undertake administration of Counterfeit Currency and periodical reporting
- a) Forged Notes Vigilance Cell

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Currency Chest Operations**

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- b) Counterfeit Notes Vigilance Cell
 - c) Counterfeit Notes Cell
 - d) Forged Currency Vigilance Cell
 - e) Counterfeit Currency Vigilance Cell
- Answer Forged Notes Vigilance Cell

- 12 As per Scheme of Incentives & Penalties - Non-Interest Income - CCs as Profit Centres, what is the Incentive per
- a) Rs 50/-
 - b) Rs 65/-
 - c) Rs 75/-
 - d) Rs 85/-
 - e) Rs 100/-
- Answer Rs 65/-

- 13 As per Scheme of Incentives & Penalties - Non-Interest Income - CCs as Profit Centres, what is Additional Incentive per
- areas
- a) Rs 5/-
 - b) Rs 10/-
 - c) Rs 20/-
 - d) Rs 25/-
 - e) Rs 50/-
- Answer Rs 10/-

- 14 All Currency Notes of Rs _____ and above denomination are to be processed through Note Sorting Machine (NSM)
- a) Rs 20/-
 - b) Rs 50/-
 - c) Rs 100/-
 - d) Rs 200/-
 - e) All notes are to be processed
- Answer Rs 100/-

- 15 How often do Regional Offices conduct verifications of Currency Chests?
- a) Monthly
 - b) Quarterly
 - c) Annually
 - d) Once in two months
 - e) Every two months
- Answer Once in two months

- 16 What is the frequency of special inspections for Border Area Currency Chests?
- a) Weekly
 - b) Monthly
 - c) Quarterly

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d) Half-Yearly

e) Yearly

Answer Monthly

17 How frequently are Currency Chest balances verified in surprise verifications by Zonal Office?

a) Every month

b) Every two months

c) Quarterly

d) Once in Six Month

e) Yearly

Answer Once in Six Month

18 How often is the Regular Internal Audit (RBIA) of Currency Chest conducted by the Bank's internal auditors?

a) Annually

b) Quarterly

c) Once every six months

d) Fortnightly

e) Monthly

Answer Once every six months

19 What is the consequence of non-compliance with RBI directives during inspections?

a) Warning

b) Termination

c) Penalty

d) Increment Cut

e) Promotion

Answer Penalty

20 Which common irregularity observed during inspections relates to failure in adhering to CCTV coverage?

a) Dual control failure

b) Security instrument fail

c) CCTV malfunction

d) DVRs of CCTV footage not kept in lock and key.

e) All of the above

Answer All of the above

21 What is the primary method for reporting to RBI and Central Office for real-time reporting, accounting, and re

a) e-Kuber portal

b) Email

c) Post

d) Fax

e) Telephone

Answer e-Kuber portal

- 22 What is the frequency of submission of Cash Balance Certificate by Currency Chest to RBI Regional Office
- a) Weekly
 - b) Monthly
 - c) Quarterly
 - d) Annually
 - e) Half-yearly
- Answer Half-yearly

- 23 Which aspect is not covered during inspections and audits of Currency Chests?
- a) Dual control of operations
 - b) Installation and performance of all the security related instruments
 - c) Dual Record Maintenance
 - d) Customer Service-related guidelines
 - e) Cash management in the Currency Chests
- Answer Dual Record Maintenance

- 24 At what interval, all daily transactions of Currency Chest should be verified by Concurrent Auditors?
- a) Weekly
 - b) Fortnightly
 - c) Monthly
 - d) Quarterly
 - e) Annually
- Answer Weekly

- 25 What is the name of the Portal used by RBI for reporting purpose?
- a) UDGAM
 - b) e-Kuber
 - c) e-RUPI
 - d) e-Tran
 - e) None of the above
- Answer e-Kuber

- 26 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

27 Pre-requisites and Mandatory requirements for Online Account opening

- a) Original Aadhaar Card
- b) Original PAN Card/ Form 60
- c) Valid Communication address proof supporting local address or any OVD documents
- d) Mobile number linked to Aadhaar for OTP
- e) All

Answer All

28 Aadhar masking is required before upload or not?

- a) No
- b) Yes, full masking
- c) Yes, only first 8 digits
- d) Yes, only last 8 digits
- e) Yes, only middle 8 digits

Answer Yes, only first 8 digits

29 Can account be opened through self-journey mode, if mobile is not linked with Aadhaar Number

- a) Yes
- b) Yes, mobile number verification will be done separately
- c) No
- d) both 1 and 2
- e) Either 1 or 2

Answer No

30 Can Account be opened without entering occupation details

- a) yes
- b) It will be submitted for later updation
- c) No, the Page will not move forward
- d) The same can be submitted at the last
- e) Either 2 or 4

Answer No, the Page will not move forward