

Topic- Debit Card**1. What is the validity period of debit card??**

- a) 5 Years
- b) 5 Years
- c) 5 or 7 Years
- d) 10 Years
- e) 3 Years

Answer 5 or 7 Years

2. EMV Stands For?

- a) Euro Mastercard visa
- b) Euro Master Visa
- c) Electromagnetic VISA
- d) Europay Mastercard Visa
- e) None

Answer Europay Mastercard Visa

3. Contactless cards work on which technology?

- a) NFC-Near Field Communication
- b) NFC-Next Field Communication
- c) NFC-Near fast communication
- d) NFC-Necessary Field Communication
- e) None

Answer NFC-Near Field Communication

4. Near Field communication(NFC) Technology is a set of communication protocols for communication between two electronic devices over ---cm or less to establish a secure connection with contactless reader to transmit payment related data?

- a) 2.00
- b) 4.00
- c) 0.01
- d) 1.00

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e) 3.00

Answer 4.00

5. Which is correct about National Common Mobility Card (NCMC) ?

- a) It is a Dual Interface Card having contact as well as contactless features.
- b) This single card will work as debit card and Wallet.
- c) Offline Wallet feature allows payments for travelling by different metros and other transport systems across the country and making toll/parking payments
- d) NCMC Card wallet can be recharged with NCMC enabled POS, Internet Banking & Mobile Banking.
- e) All of the above

Answer All of the above

6. Who amongst the following is eligible for Debit Card??

- a) Insolvent persons, firms, companies
- b) Trust accounts
- c) Public Ltd. Companies
- d) Accounts opened in the name of clubs, societies, Government and Quasi Government Department
- e) None

Answer None

7. Bank is issuing Business debit card to current accounts of -----?

- a) Individuals
- b) Proprietorship
- c) Partnership
- d) LLP
- e) ALL

Answer ALL

8. Any variant of the card can be issued to staff members irrespective of the Scheme code except ----- or any other higher variant.

- a) RuPay Select "HNI Emperio" Metal Debit Card
- b) RuPay Select " Emperio" Debit Card
- c) RuPay Select "HNI " Debit Card
- d) RuPay Select Metal Debit Card

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- e) VISA “HNI Emperio” Metal Debit Card

Answer RuPay Select “HNI Emperio” Metal Debit Card

9. Who can permit Enhancement of limit of Debit card and upto what extent?

- a) GM-OPERATIONS DEPARTMENT; 3 LAKHS PER DAY
- b) GM-DBD; 2 LAKHS PER DAY
- c) GM-DIT; 3 LAKHS PER DAY
- d) GM-OPERATIONS;2 LAKH PER DAY
- e) GM-DIT; 2 LAKHS PER DAY

Answer GM-OPERATIONS DEPARTMENT; 3 LAKHS PER DAY

10. Which of The following cases can be considered as exigencies for temporary enhancement of limit for debit card?

- a) Payment of medical expenses
- b) Payment of fees for educational purpose
- c) Government/Statutory payments
- d) Customer going to foreign country
- e) All

Answer All

11. How many financial or non-financial transactions per month are free in own Bank ATM for Classic and Platinum debit card holders in our Bank?

- a) 3
- b) 5
- c) 20
- d) Unlimited
- e) 100

Answer 5

12. How many financial transactions are free in own Bank ATM for VISA Signature and RuPay Select debit card holders , in our bank?

- a) 10
- b) 5
- c) 20
- d) 3

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e) ALL

Answer 20

13. ____ transactions per month comprising both financial and non-financial transactions are free at Metro centers and ____ transactions per month comprising both financial and non-financial transactions are free at non-Metro centers at ATMs other than Banks.?

- a) 3,5
- b) 5,3
- c) 5,5
- d) 5,10
- e) 10,5

Answer 3,5

14. What is Cash withdrawal limit and POS limit for NRE/NRO Card?What is card variant?

- a) Rs 100000, Rs 200000, Rupay Platinum
- b) Rs 200000, Rs 300000, Rupay Platinum
- c) Rs 100000, Rs 200000, Rupay Select
- d) Rs 200000, Rs 400000, Rupay Select
- e) Rs 200000, Rs 300000, Rupay Select

Answer Rs 100000, Rs 200000, Rupay Platinum

15. Which one is correct about debit card for Union Samman accounts?

- a) Rupay Platinum is card variant for Union Samman 1
- b) Rupay Select is card variant for Union Samman 2
- c) Cash withdrawal limit and POS limit for Union Samman 1 rupay platinum card is Rs 75000/- and Rs 150000/- respectively
- d) Cash withdrawal limit and POS limit for Union Samman 2 Rupay Select card is Rs 100000/- and Rs 300000/- respectively
- e) All are correct

Answer All are correct

16. Which one of the following is incorrect about Empower Her Card?

- a) It is a Rupay Platinum card

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- b) Account opened under SBSAM and UNNCA scheme are eligible under this scheme
- c) Daily cash withdrawal limits is Rs 75000; Daily POS limit is Rs1,50,000
- d) Annual maintenance charges are waived if one maintains AQB of Rs 1,00,000 in a Financial Year
- e) All of the above-mentioned points are incorrect

Answer All of the above-mentioned points are incorrect

17. Air accidental insurance coverage for Platinum, Rupay Select, VISA Signature card is?

- a) Rs 5 lakh, Rs 50 lakh, Rs 50 lakh
- b) Rs 50 lakh, Rs 50 lakh, Rs 50 lakh
- c) Rs 5 lakh, Rs 5 lakh, Rs 50 lakh
- d) Rs 5 lakh, Rs 5 lakh, Rs 5 lakh
- e) Rs 2 lakh, Rs 5 lakh, Rs 5 lakh

Answer Rs 5 lakh, Rs 50 lakh, Rs 50 lakh

18. ---- Personal accident insurance cover and Air accidental insurance cover of ----- to all debit cardholders having Rupay JCB platinum issued under scheme URNRO and URNRE?

- a) RS 10 Lakh, RS 50 Lakh
- b) RS 10 Lakh, RS 10 Lakh
- c) RS 50 lakh, RS 50 lakh
- d) RS 5 lakh, RS 50 lakh
- e) RS 50 lakh, RS 5 lakh

Answer RS 10 Lakh, Rs 50 Lakh

19. Platinum debit card issued under UNNCA/SBSAM account scheme are eligible for air accident coverage of -----?

- a) Rs 5 lakh
- b) Rs 10 lakh
- c) RS 50 lakh
- d) RS 100 lakh
- e) RS 200 lakh

Answer Rs 50 lakh

20. Rupay SPARSH/BRILLE Debit card has Cash withdrawal and POS limit of Rs --- & --- respectively?

- a) Rs 75000, Rs 150000
- b) Rs 100000, Rs100000
- c) Rs 75000, Rs 75000

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- d) Rs 25000, Rs 50000
- e) Rs 150000, Rs 150000

Answer Rs 75000, Rs 150000

21. What is daily withdrawal and POS limit of Rupay JCB Platinum card respectively?

- a) 75000, Rs 150000
- b) Rs 100000, Rs100000
- c) Rs 75000, Rs 75000
- d) Rs 25000, Rs 50000
- e) Rs 150000, Rs 150000

Answer Rs 75000, Rs 150000

22. What is daily withdrawal and POS limit of VISA Paywave card respectively ?

- a) Rs 25000, Rs 50000
- b) Rs 100000, Rs100000
- c) Rs 75000, Rs 75000
- d) Rs 50000, Rs 100000
- e) Rs 50000, Rs 75000

Answer Rs 25000, Rs 50000

23. What is the prescribed card for SBHNP ACCOUNT?

- a) RuPay Select “HNI Emperio” Metal Debit Card
- b) RuPay Select Debit Card
- c) VISA Platinum.
- d) VISA Signature
- e) VISA “HNI Emperio” Metal Debit Card

Answer RuPay Select “HNI Emperio” Metal Debit Card

24. What is the cash withdrawal and POS limit in Rupay HNI EMPERIO METAL CARD?

- a) Rs 1,00,000; Rs 2,00,000
- b) Rs 2,00,000; Rs 3,00,000
- c) Rs 75,000; Rs 1,50,000
- d) Rs 1,00,000; Rs 3,00,000
- e) Rs 2,00,000; Rs 5,00,000

Answer Rs 2,00,000; Rs 5,00,000

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25. What is the cash withdrawal and POS limit in VISA SIGNATURE card?

- a) Rs 1,00,000; Rs 2,00,000
- b) Rs 2,00,000; Rs 3,00,000
- c) Rs 75,000; Rs 1,50,000
- d) Rs 1,00,000; Rs 3,00,000
- e) Rs 2,00,000; Rs 4,00,000

Answer Rs 1,00,000; Rs 3,00,000

26. What is the cash withdrawal and POS limit in Rupay QSPARC Card?

- a) Rs 1,00,000; Rs 2,00,000
- b) RS 50000, RS 1,00,000
- c) Rs 75,000; Rs 1,50,000
- d) Rs 25000, Rs 50000
- e) Rs 50000, Rs 75000

Answer Rs 25000, Rs 50000

27. What is the cash withdrawal and POS limit in VISA CLASSIC Card?

- a) Rs 1,00,000; Rs 2,00,000
- b) RS 50000, RS 1,00,000
- c) Rs 75,000; Rs 1,50,000
- d) Rs 25000, Rs 50000
- e) Rs 50000, Rs 75000

Answer Rs 25000, Rs 50000

28. What is the suggested card for SBHNI accounts?

- a) RUPAY SELECT
- b) VISA SIGNATURE
- c) 1 OR 2
- d) RuPay Select Metal Debit Card
- e) VISA "HNI Emperio" Metal Debit Card

Answer 1 or 2

29. What is the cash withdrawal and POS limit in RUPAY SELECT Card?

- a) Rs 1,00,000; Rs 2,00,000
- b) Rs 1,00,000; Rs 3,00,000
- c) Rs 75,000; Rs 1,50,000

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- d) Rs 25000, Rs 50000
- e) Rs 50000, Rs 75000

Answer Rs 1,00,000; Rs 3,00,000

30. Cash withdrawal limit is RS75000 and POS limit is 1.5 lakh , which of the following cards?

- a) RUPAY NRE/NRO PLATINUM DEBIT CARD
- b) RUPAY SPARSH BRAILLE DEBIT CARD
- c) RUPAY EMPOWER HER CARD
- d) UNION SAMMAN RUPAY PLATINUM CARD
- e) ALL

Answer ALL