# **MTSF005**

- 1. Bank has launched a project for transforming CASA and building business. What is the name of the Project?
  - a. LEAP
  - b. LEAD
  - c. Phoenix
  - d. Power
  - e. Unite with Union

### **Answer:- LEAP**

- 2. What does 'P' in 'LEAP' stands for?
  - a. Project
  - b. Protection
  - c. Priviliege
  - d. Premium
  - e. Premier

#### **Answer:- Protection**

- 3. Which among the following is incorrect with regard to vision of 'LEAP'?
  - a. Primary banker to 3 Cr Indians
  - b. Maximum market share
  - c. Sustainable CASA book
  - d. Customer centric bank for all generations
  - e. Reclaim the rightful market share based on branch share

### **Answer:- Primary banker to 3 Cr Indians**

- 4. Which among the following is not an emerging challenge for the bank?
  - a. Deposit Mobilization
  - b. Customer Service
  - c. NPA Recovery
  - d. Employee Retention
  - e. RAM Growth

# **Answer:- Employee Retention**

- 5. Under Project power 2.0, Bank is focusing on various Strategic initiatives. Exception is ....... Fill in the blanks.
  - a. RuSu Banking
  - b. Growth Hotspots
  - c. Women Customers
  - d. Digital Marketing

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e. Customer Centricity

### **Answer:- Digital Marketing**

- 6. RuSu banking under Power 2.0 focusses on :
  - i)Intensifying competition
  - ii)Untapped potential
  - iii)Increase wallet share
  - iv)Reinforce channel strength.
  - v)Expand Reach

### Which of the following option is/are correct?

- a. i,ii,iii,iv are correct
- b. i,ii,iii are correct
- c. i,ii,iii,v are correct
- d. i,iii,iv,v are correct
- e. Options i-v are correct

### **Answer:- i,ii,iii,iv are correct**

- 7. Growth Hotspots under Power 2.0 focusses on:
  - i)Analysis of economic activity
  - ii)High growth centres
  - iii)Micro market strategy
  - iv)Cross sell opportunities
  - v) Reinforce channel strength

## Which of the following option is/are correct?

- a. i,ii,iii,iv are correct
- b. i,ii,iii,v are correct
- c. i,iii,iv,v are correct
- d. i,ii, iii are correct
- e. i,ii,v are correct

### Answer:- i,ii,iii,v are correct

- 8. In Power 2.0, major areas of focus for women customers are .............Fill in the blanks.
  - i)Cross sell opportunities
  - ii)Inclusive environment
  - iii)Improving the share of Women customers in our Business
  - iv)Financial deepening
  - v)Bank's positioning

# Which of the following option is/are correct?

- a. i,iii,iv,v are correct
- b. i,ii,iii,iv are correct

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- c. i,ii,iii are correct
- d. i,ii,iii,v are correct
- e. Options i-v are correct

### Answer:- i,iii,iv,v are correct

- 9. Bank is focusing on the following parameters to improve earnings through Power 2.0
  - i)OTS recovery
  - ii)Fee based income
  - iii)Wealth management
  - iv)Treasury
  - v)Recovery in written off accounts.

### Which of the given options is/are correct?

- a. ii,iii,iv,v are correct
- b. i,ii,iii,iv are correct
- c. i,ii,iii are correct
- d. i,ii,iii,v are correct
- e. Options i-v are correct

### Answer:- ii,iii,iv,v are correct

### 10. In Digital sourcing under Power 2.0, Bank focusses on ...... Fill in the blanks.

- i.Leverage built in ecosystem
- ii.Scale up onboarding
- iii.Reinforce channel strength
- iv. Branch Assisted journeys
- v. Expand reach and partnerships

### Which among the option is/are correct?

- a. i,ii,iii,iv are correct
- b. i,ii,iii,v are correct
- c. i,ii,iii are correct
- d. i-v are correct
- e. i,ii,iv,v are correct

### **Answer:- i,ii,iv,v are correct**

### 11. Under Power 2.0, by focusing on Asset Quality, Bank aims

- i.Organic NPA reduction
- ii.Recovery in written off accounts
- iii.Cash recovery & upgradation
- iv.OTS recovery v.Control stress in RAM.

### Which is the correct option?

a. i,iii,iv,v are correct

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### **Topic-Strategic Initiative of Bank**

- b. i,ii,iii,iv are correct
- c. i,ii, iii are correct
- d. i,iv,v are correct
- e. i,ii,iv,v are correct

## Answer:- i,iii,iv,v are correct

- 12. Through Power 2.0, with customer centricity Bank aims to
  - i)Deepen relationships
  - ii)improve Complaints resolution Turn Around Time
  - iii)Service Rating
  - iv)Experience across channels
  - v)Strengthen customer loyalty.

## Which among the options is/are correct?

- a. i,ii,iii,iv are correct
- b. i,ii,iii are correct
- c. i,ii,iii,v are correct
- d. i,iii,iv,v are correct
- e. i-v are correct

### **Answer:- i,ii,iii,iv are correct**

- 13. Which one is incorrect with regard to eligibility criteria of "Union Advith"?
  - a. Executives(Scale IV-VI) not having any ongoing disciplinary matters at any stage
  - b. Minimum service tenure completed in Bank: 5,7,10 years resp for Scale IV-VI
  - c. Minimum residual service:10,7,5 years resp for Scale IV-VI
  - d. Average APAR score of atleast 75% in the past 2 years
  - e. Executive on deputation to any other organization or deputed in the Bank from other organizations are eligible

# **Answer:-** Executive on deputation to any other organization or deputed in the Bank from other organizations are eligible

- 14. RuSu banking in Power 2.0 focus on the following except .......Fill in the blanks
  - a. Focus on Agri Investment Credit
  - b. Conducting Financial Literacy Programs
  - c. Formation of Farmers Club
  - d. Obtaining leads from SHGs
  - e. Leveraging BC network

### **Answer:- Obtaining leads from SHGs**

- 15. Focus of Women Entrepreneurship aspect in Power 2.0 includes the following except ............ Fill in the blanks
  - a. Branches with special focus on finance to women entrepreneurs

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- b. Exclusive outreach camps for women entrepreneurs
- c. Designing women centric products
- d. Workshops to facilitate women entrepreneurs
- e. Focus on Women SHGs

### **Answer:- Focus on Women SHGs**

- 16. Growth hotspots are mainly identified in ..... sector. Which one is incorrect?
  - a. Real estate
  - b. MSME
  - c. Renewable energy
  - d. Agriculture
  - e. Information Technology

## **Answer:- Agriculture**

- 17. Which is not one of the objectives of the 'My Bank My Pride' initiative?
  - a. Inclusive environment at work
  - b. Job Simplification
  - c. Job specialization
  - d. Transparency & Communication
  - e. Commitment to employee wellbeing at field level

### **Answer:- Job specialization**

- 18. Under Union Phoenix's initiative, there is a four step targeted customer reach out with a minimum 2 Hr/day commitment from each branch. Which of these steps is not part of this approach?
  - a. Understand customer grievances and initiate customer relationship building
  - b. Follow up with the concerned vertical to resolve the issue/customer grievance
  - c. Resolve issue and communicate account upgrade benefit, enable transaction mode and take balance increase promise
  - d. Follow up on balance increase and pitch for upgrade benefits
  - e. Follow up on balance increase and product cross-sell to drive stickiness

# **Answer:-** Follow up with the concerned vertical to resolve the issue/customer grievance

- 19. Bank has introduced Union SWAR, which focuses on four areas: heart, body, mind, and soul wellness for the employees. Fill in the banks: SWAR Stands for Supporting Wellness and .......
  - a. Rejuvenation
  - b. Relaxation
  - c. Refreshment
  - d. Replenishment

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e. Resilience

### **Answer:- Resilience**

- 20. Under Union LEAP, the Bank's focus is on TASC Accounts, what is "C" in TASC?
  - a. Companies
  - b. Clusters
  - c. Clubs
  - d. Corporates
  - e. Corporations

#### **Answer:- Clubs**

- 21. The bank has launched the revamped LMS portal Union Vidya. Which of the following facilities is not available in the Union Vidya Portal?
  - a. Video Lectures
  - b. Recorded Webinars
  - c. Publications
  - d. Digital Library
  - e. Query Corner

### **Answer:- Query Corner**

- 22. Scope of work under Customer Service Excellence Cell constitutes of the following except .............Fill in the blanks.
  - a. Customer Feedback and its evaluation
  - b. Grievance redressal
  - c. Initiatives & Process
  - d. Union Sampark
  - e. Control & review mechanism

# **Answer:- Control & review mechanism**

- 23. Customer Feedback loop in CSEC consists of the following except ........Fill in the blanks.
  - a. Ask
  - b. Segment
  - c. Grievance redressal
  - d. Act
  - e. Follow up

### **Answer:- Grievance redressal**

- 24. Which among the following is not one of the objective of CSEC?
  - a. Customer Engagement
  - b. Customer Feedback
  - c. Effective communication

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- d. Address employee needs
- e. Employee query resolution

### **Answer:- Address employee needs**

- 25. Which among the following is not a mode to collect customer feedback?
  - a. QR code at various touchpoints
  - b. SMS link after availing service
  - c. Social media platform
  - d. Feedback survey
  - e. Capture feedback in Finacle

## **Answer:- Capture feedback in Finacle**

- 26. Customer segmentation can be done based on the following except ...... Fill in the blanks.
  - a. Customer profile
  - b. Service availed
  - c. Location
  - d. Relationship with the bank
  - e. Frequency of interaction

### **Answer:- Frequency of interaction**

- 27. Team 'Union Sampark' covers the following aspects except ............Fill in the blanks.
  - a. Single point of contact for all inquiries
  - b. Real time assistance regarding products, circulars etc
  - c. Speed up the process of obtaining necessary information from trusted internal source.
  - d. Improve query resolution time
  - e. Foster a culture of sharing and caring

## **Answer:- Foster a culture of sharing and caring**

- 28. Following parameters are included in arriving at Customer Service Index except .......Fill in the blanks.
  - a. Housekeeping
  - b. Grievances
  - c. Feedback & service request
  - d. Infrastructure and customer convenience at digital channels
  - e. Business performance

### **Answer:- Business performance**

- 29. Under Project Power 2.0, focus of branches should be on ...........Fill in the blanks.
  - a. New products to Existing to Bank customers
  - b. Acquiring New to Bank Customers

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- c. Acquiring New to Bank & Retaining Existing to Bank customers
- d. Retention of Existing to Bank customers
- e. Increasing Straight through Processes for Existing to Bank customers

**Answer:- Acquiring New to Bank & Retaining Existing to Bank customers** 

- 30. What is the Product per Customer target for the FY 2024-25?
  - a. 2
  - b. 2.5
  - c. 2.75
  - d. 3
  - e. 3.5

Answer:- 3