

1. **MSSC 2023 Scheme for women comes under?**

- a) National Small saving Scheme of GOI
- b) National saving Scheme of GOI
- c) National Small Scheme of GOI
- d) National Small saving bank Scheme of GOI
- e) National Scheme of GOI

Answer National Small Saving Scheme of GOI

2. **Which age group is eligible for "MSSC 2023 SCHEME FOR WOMEN BENEFICIARY"??**

- a) No Bar
- b) 18-70
- c) 18-65
- d) 21-65
- e) 18-50

Answer No Bar

3. **Which mode of operation is allowed in "MSSC 2023 SCHEME FOR WOMEN BENEFICIARY"??**

- a) E OR S
- b) F OR S
- c) SINGLY
- d) JOINTLY
- e) ANY

Answer SINGLY

4. **What is minimum deposit limit for MSSC 2023 Scheme?**

- a) Rs 100
- b) Rs 500
- c) Rs 10000
- d) Rs 1000
- e) Rs 250

Answer Rs 1000

5. **What is maximum deposit limit for MSSC 2023 Scheme?**

- a) Rs 200000

Topic- Mahila Samman Saving Certificate

- b) Rs 50000
- c) Rs 100000
- d) Rs 150000
- e) Rs 1000000

Answer Rs 200000

6. Is there any cap on Number of accounts by single depositor in MSSC Scheme?

- a) 1
- b) 2
- c) 3
- d) Any
- e) 10

Answer Any

7. What is menu to open MSSC?

- a) HOAACSC
- b) HOAACTD
- c) HOAACSB
- d) MSSC
- e) HMSSC

Answer HOAACTD

8. Query related to MSSC can be mailed at which mail ID?

- a) gbd.mumbai@unionbankofindia.bank
- b) gbdcomplaints@unionbankofindia.bank
- c) gbd@unionbankofindia.bank
- d) Both 1 & 2
- e) mssc@unionbankofindia.bank

Answer Both 1 & 2

9. MSSC Holder would be issued---

- a) Deposit Certificate
- b) Passbook
- c) Statement
- d) All
- e) None

Answer Passbook

10. For closure request of MSSC, which form is to be submitted?

- a) Form 2
- b) Form D
- c) Form C
- d) Application
- e) Form 3

Answer Form 2

11. Which of the following facility is available in MSSC?

- a) Auto Renewal
- b) Auto Closure
- c) Auto Upgradation
- d) All is available
- e) None is available

Answer None is available

12. RO user will permit pre-closure of MSSC account by which menu?

- a) DWCX
- b) HOAACTD
- c) HCAAC
- d) HCAACMSC
- e) NOT ALLOWED

Answer DWCX

13. The maturity period for an account under MSSC 2023 shall be ----(fixed) from date of opening of account?

- a) 1 year
- b) 3 year
- c) 5 year
- d) 2 year
- e) 4 year

Answer 2 year

14. What is ROI for MSSC?

- a) 6% per annum
- b) 7.5% per annum
- c) 8% per annum
- d) 5% per annum
- e) Not Fix

Answer 7.5% per annum

15. What is frequency of interest payment?

- a) Compounded monthly
- b) Compounded Annually
- c) Compounded Quarterly
- d) Compounded Half-Yearly
- e) Compounded bi-monthly

Answer Compounded quarterly

16. Maximum of ---% of eligible amount can be withdrawn after expiry of 1 year from date of opening of account but before maturity? is the maximum limit to classify the finance against e-NWR?

- a) 40
- b) 30
- c) 50
- d) 10
- e) 60

Answer 40

17. Pre-mature closure can be done on account of?

- a) Death of account holder
- b) On compassionate ground
- c) medical support in case of life-threatening disease
- d) ALL 1,2,3
- e) None

Answer ALL 1,2,3

18. Which is correct about MSSC ACCOUNT?

- a) Only initial deposit minimum Rs1000 will be allowed in account opened
- b) Only initial deposit Up to 2,00,000 will be allowed in account opened
- c) Only initial deposit minimum Rs1000, up to 2,00,000 and in multiple of Rs100 will be allowed in account opened
- d) No further Deposit allowed after initial deposit
- e) c & d

Answer c & d

19. MSSC stands for-----?

- a) Mahila samman safety certificate
- b) Mahila samman savings certificate
- c) Mahila sashakt savings certificate
- d) Mahila sadhan savings certificate
- e) Mahila samman sahyog certificate

Answer Mahila samman safety certificate

20. Who can open MSSC?

- a) Resident Indian woman
- b) Minor Girl
- c) Natural guardian on behalf of Minor girl
- d) Legal guardian on behalf of Minor girl
- e) Any of the above

Answer Any of the above

21. How many times withdrawal can be made from account?

- a) Once
- b) Twice
- c) Thrice
- d) Not allowed
- e) Four time

Answer Once

22. To close MSSC before maturity can be done on account of ?

- a) Death of account holder
- b) On compassionate ground

- c) medical support in case of life-threatening disease
- d) Death of guardian such that operation or continuation of account is causing undue hardship to account holder
- e) All

Answer All

23. No penalty on premature closure of MSSC would be levied in case of?

- a) Death of account holder
- b) On compassionate ground like medical support in case of life threatening disease of account holder
- c) Anytime Closure
- d) 1&2
- e) As and when requested

Answer 1 & 2

24. MSSC Scheme was introduced in which year?

- a) 2021
- b) 2024
- c) 2023.
- d) 2022
- e) 2020.

Answer 2023

25. What is scheme code of MSSC scheme in Finacle?

- a) MSSCD
- b) SSCD
- c) MSSC
- d) MSCD
- e) MSD

Answer MSSCD

26. Another account of depositor can be opened after -----of date of opening of previous account.

- a) 3 months
- b) 1 months
- c) 6 months

- d) 15 days
- e) No restriction

Answer 3 Months

27. Which is correct about MSSC's premature closure?

- a) DWCX menu is invoked by RO
- b) The RO user will verify DWCX
- c) The branch can close account after DWCX verification
- d) None
- e) All

Answer All

28. Which one is correct?

- a) MSSC interest is compounded quarterly
- b) Interest shall be paid along with principal on maturity/closure
- c) Maturity is fixed 2 years from date of account opening
- d) Interest is 7.5% per annum
- e) All

Answer All

29. For premature closure of MSSC other than reason of death of a/c holder and compassionate ground like medical support in case of life threatening disease interest shall be paid at ---

- a) Rate lower by 2% by prescribe rate of interest of scheme
- b) Same Rate
- c) Rate lower by 1% by prescribe rate of interest of scheme
- d) Rate lower by 1.5% by prescribe rate of interest of scheme
- e) Rate lower by .5% by prescribe rate of interest of scheme

Answer Rate lower by 2% by prescribe rate of interest of scheme

30. Any account opened in contravention in rules shall be immediately closed and principal is return to account holder with -----?

- a) Interest at rate applicable on Post office Saving Account
- b) Interest at rate applicable on Saving Account
- c) Interest at rate 2.5% Compounded Annually
- d) Penalty of 1% deducted on principal

e) Penalty of 2% deducted on principal

Answer Interest at rate applicable on Post office Saving Account