

1. Any durable goods of value of Rs. \_\_\_\_\_ or more purchased through Credit Cards would be insured against damage or loss due to fire or theft.
  - a. 1000
  - b. 10000
  - c. 100000
  - d. 20000
  - e. 50000

**Answer:- 1000**

2. For lodging Insurance Claim for accidental death of the card holder, the incident is to be reported within \_\_\_\_\_ days from the date of death
  - a. 60
  - b. 30
  - c. 45
  - d. 90
  - e. 50

**Answer:- 60**

3. Companies having excellent track record with tangible net worth of minimum Rs. \_\_\_\_\_ and consistent profits for the last 3 years are eligible for Corporate Credit Cards
  - a. 1 Crore
  - b. 50 lacs
  - c. 10 lacs
  - d. 5 crores
  - e. 3 crores

**Answer:- 1 Crore**

4. Cash advance Limit is \_\_\_\_\_ of card limit for VISA Gold Credit Cards.
  - a. 20%
  - b. 30%
  - c. 25%
  - d. 10%
  - e. 40%

**Answer:- 20%**

5. Business / Professionals / others should have Minimum Net Annual Income of Rs. \_\_\_\_\_ to avail our credit cards
  - a. 2.50 lakh

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- b. 3 lakh
- c. 2 lakh
- d. No income criteria
- e. 5 lakh

**Answer:- 2.50 lakh**

6. Minimum Percentage of Marks to be obtained is \_\_\_\_\_ to avail our bank's credit card

- a. 60
- b. 45
- c. 50
- d. 75
- e. None of the above

**Answer:- 60**

7. Expiry period of the points accumulated on credit card spend

- a. 12 months
- b. 15 months
- c. 24 months
- d. 36 months
- e. Lifetime active

**Answer:- 12 months**

8. MPD(Minimum Payment Due) can be calculated as

- a. All previous unpaid minimum dues + 5% of the current outstanding + Over limit amount (if any) + EMI amount (if opted)
- b. All previous unpaid minimum dues + 10% of the current outstanding + Over limit amount (if any) + EMI amount (if opted)
- c. All previous unpaid minimum dues + 5% of the current outstanding + Over limit amount (if any)
- d. All previous unpaid minimum dues + 5% of the current outstanding + EMI amount (if opted)
- e. All previous unpaid minimum dues + 2% of the current outstanding + Over limit amount (if any) + EMI amount (if opted)

**Answer:- All previous unpaid minimum dues + 5% of the current outstanding + Over limit amount (if any) + EMI amount (if opted)**

9. The undelivered cards are destroyed after Cancellation of such cards for non-activation within \_\_\_\_\_ days from the date of issue duly adhering RBI guidelines

- a. 30

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- b. 45
- c. 60
- d. 50
- e. 180

**Answer:- 30**

10. All Cash advances via our bank's credit card attract interest @ \_\_\_\_\_ %p.m. from the date of withdrawal / advance

- a. 2.5
- b. 2
- c. 5
- d. 3
- e. 4

**Answer:- 2.5**

11. Minimum points required for redemption under Signature credit card variant is \_\_\_\_\_?

- a. 500
- b. 1000
- c. 750
- d. 250
- e. 1500

**Answer:- 1000**

12. Lost card insurance for liability outstanding upto Rs. \_\_\_\_\_ is available under our credit card scheme.

- a. 100000
- b. 150000
- c. 50000
- d. 200000
- e. 250000

**Answer:- 150000**

13. The last transaction of the Rupay Credit Card should have been done at least once within \_\_\_\_\_ days before the date of death.

- a. 60
- b. 45
- c. 30
- d. 90
- e. 180

**Answer:- 45**

14. The insurance cover under our credit cards would be restricted to a maximum of Rs. \_\_\_\_\_ in the event of death, accident leading to loss of employment arising out of permanent total disability.

- a. 20,000
- b. 50,000
- c. 10,000
- d. 1,00,000
- e. 2,00,000

**Answer:- 50,000**

15. Merchant transactions of Rs. \_\_\_\_\_ and above, are eligible for EMI facility

- a. 5000
- b. 10000
- c. 15000
- d. 20000
- e. 25000

**Answer:- 10000**

16. Bank issues Credit Card with limit of Rs. \_\_\_\_\_ Lakh to existing Home/ Mortgage Loan borrowers with a minimum sanctioned loan amount of Rs.10.00 Lakh with asset classification of SMA "0" and having adequate security after meeting the loan component

- a. 5
- b. 0.1
- c. 0.5
- d. 2
- e. 1

**Answer:- 0.5**

17. The cover of durable goods purchased through our bank's credit card shall be valid for \_\_\_\_\_ days from the date of purchase, subject to production of invoice in favor of the cardholder and the maximum value of cover shall be Rs.50,000/-

- a. 30
- b. 50
- c. 60
- d. 90
- e. 100

**Answer:- 60**

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18. Cash advance Limit is \_\_\_\_\_ of card limit for VISA Signature Credit Cards.

- a. 20%
- b. 30%
- c. 40%
- d. 50%
- e. 10%

**Answer:- 40%**

19. Bank issues \_\_\_\_\_ Credit Card based on the security provided in the form of fixed deposits of our Bank to Individuals

- a. FD cards
- b. MSME Cards
- c. U secure cards
- d. VISA secure cards
- e. CC cards

**Answer:- U secure cards**

20. One-time processing charges of \_\_\_\_% of transaction amount subject to a Minimum of Rs.\_\_\_\_\_ and a maximum of Rs.\_\_\_\_\_ shall be levied on the card, for each EMI request registered.

- a. 2, 500, and 1000
- b. 1, 200, and 1000
- c. 2, 200, and 1000
- d. 5, 200, and 1000
- e. 5, 100, and 500

**Answer:- 2, 200, and 1000**

21. Accidental death Insurance Coverage on Rupay Select credit cards (excluding additional coverage by NPCI)

- a. 10,00,000
- b. 20,00,000
- c. 30,00,000
- d. 40,00,000
- e. 50,00,000

**Answer:- 30,00,000**

22. Minimum CIC score required by n PSU/Central Government /State Government employees to avail our bank's credit card

- a. 700
- b. 600

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- c. 650
- d. 675
- e. 550

**Answer:- 650**

23. The existing customers can apply for credit card by giving missed call on the mobile number \_\_\_\_\_

- a. 9619666666
- b. 93030666666
- c. 9289224012
- d. 9223008586
- e. 1800222244

**Answer:- 9289224012**

24. Bank has issued \_\_\_\_\_ card for women customers

- a. Pink Card
- b. U secure
- c. DIVA
- d. Uni Carbon
- e. JCB Health

**Answer:- DIVA**

25. A portion of assessed fund based working capital limit \_\_\_\_\_ shall be issued in the form of a Credit Card to the MSME customer as per the guidelines issued by MSME

Department of the Bank

- a. not exceeding 50%
- b. not exceeding 20 thousand
- c. not exceeding 10%
- d. not exceeding 20%
- e. None of the above

**Answer:- not exceeding 20%**

26. The last transaction of the VISA Credit Card should have been done at least once in \_\_\_\_\_ days before the date of death.

- a. 45
- b. 60
- c. 90
- d. 180
- e. 100

**Answer:- 180**

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27. Bank Charges \_\_\_\_\_ p.a. on reducing balances if EMI facilities is availed on Credit Card purchase

- a. 20%
- b. 10%
- c. 15%
- d. 16%
- e. 25%

**Answer:- 16%**

28. Which of the following credit cards are not available with our bank

- a. VISA GOLD
- b. JCB Wellness (Rupay Select)
- c. CB Health (Rupay Platinum)
- d. LIC Co Branded
- e. HPCL Co Branded

**Answer:- LIC Co Branded**

29. Bank provides maximum of \_\_\_\_\_ days interest free period on our credit card.

- a. 60
- b. 45
- c. 30
- d. 50
- e. 15

**Answer:- 50**

30. Which of the following transactions can be converted into EMI if made through our credit card

- a. Transaction made for Jewelry Purchases.
- b. Dining bill at restaurant of Rs 6000
- c. Amount spent through card on purchase of fuel at petrol pumps
- d. Cash withdrawal through ATM and Cash @ PoS
- e. Flight ticket of Rs 11000/- booked via our credit card

**Answer:- Flight ticket of Rs 11000/- booked via our credit card**