

# CANARA BANK OFFICERS' ASSOCIATION



## Technology products - Questions

- 1) A blog - short for \_\_\_\_\_ is a personal online journal that is frequently updated and intended for general public consumption.
- 2) Meaning of spam.
- 3) Full form of SMTP (Used in mail configuration).
- 4) Meaning of Phishing.
- 5) Meaning of Hacking.
- 6) VPN - full form.
- 7) According to our Bank's Information technology Security policy, the length of the password should not be less than \_\_\_\_\_ characters.
- 8) All funds transfers based on requests through e-mail/fax/scanned letters from customers for both inter/intra bank favouring 3rd parties stopped with the exception of \_\_\_\_\_.
- 9) BS&IC Section, CO to ensure that surprise verification of cash at all the ATMs is conducted at least once in \_\_\_\_\_.
- 10) For using Canara Swipe internet connection is required. Yes/No
- 11) Alerts to vehicle loan borrowers to submit RC copy, invoice, insurance and tax paid receipt will be sent on \_\_\_\_\_.
- 12) In respect of NPA liability of ` 5 lakhs & above, the periodicity of sending alerts will be on \_\_\_\_\_ basis, NPA liability of ` 2 lakhs & above to less than ` 5 Lakhs will be on \_\_\_\_\_ basis and NPA liability of less than ` 2 lakhs will be \_\_\_\_\_ basis.
- 13) Alerts to customers whose account is appearing in weekly SWL statement and having overdue amount greater than \_\_\_\_\_ is enabled.
- 14) Alerts to branches for high value transaction of Cash Deposit/Cash Withdrawal/RTGS/NEFT/Transfer and Cheque Clearing enabled –  
For VLB & Large Branch – Single transaction amount of more than \_\_\_\_\_.
- 15) Alert to all customers for pending regularization SB/CA/OD/OCC TOD's beyond the stipulated period.  
 SB/CA Account – pending for regularization beyond \_\_\_\_\_  
 OD/OCC Accounts – pending for regularization beyond \_\_\_\_\_.
- 16) Automated mail to branches for VSL Accounts having liability more than \_\_\_\_\_% of the value of Security
- 17) Whenever an ATM goes out of order and continues to remain in down position for \_\_\_ or more hours, an alert will be triggered to the Technology Overseeing Executive of the Circle linked with that ATM. These alerts will be triggered with a time Interval of \_\_\_\_\_ minutes and will start from 8.00 AM to 9.00 PM on all working days.
- 18) Whenever Cash level in ATM goes below a threshold of \_\_\_\_\_ an automated SMS/ Email will be generated and sent across to Branch in charge/CRA executive.
- 19) Ex-employees are also liable to be prosecuted for violation of regulations as per Policy on use of Social Media/ Electronic Media/ Internet etc., . True / false (147/2017)
- 20) Canara easyCash is an instant money transfer (IMT) service, that allows our customer to send money to any user having \_\_\_\_\_, with the help of Canara Bank ATM at any time
- 21) Maximum Monthly limit per remitter is Rs. \_\_\_\_\_ through Canara easy cash.
- 22) Existing Debit card holders, who have used the Debit card for Rs. \_\_\_\_\_ during the previous 12 months eligible for Platinum Debit card.
- 23) The per day Cash withdrawal limit and EDC use, if the customer is having both Visa/ Master and Rupay cards is confined to the total limit per day. Yes/ No.
- 24) The personalised cards received and not delivered to the customer for more than \_\_\_\_\_ have to be destroyed.

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- 25) If the customer requests for a personalised card before the expiry of non-personalised card, it can be acceded, subject to a service charge of Rs.100/-.  
Yes/No
- 26) Canara Bank International Prepaid Travel Card is a multi currency forex prepaid card with facility to load \_\_\_\_\_ currencies.
- 27) Canara Bank International Prepaid Travel Card is a Non-personalized EMV CHIP card with PIN/Signature having a validity period of \_\_\_\_\_ years.
- 28) Maximum amount of load per individual during a calendar year shall be as per the RBI/FEMA guidelines for the purpose. Yes / No
- 29) Unspent currency in the card in excess of USD \_\_\_\_\_ or its equivalent in other currencies need to be surrendered within \_\_\_\_\_ days of arriving in India
- 30) Card inactivity fee of Rs. \_\_\_\_\_ will be charged for Canara Business Debit Card, if the spent in the previous year is less than Rs. \_\_\_\_\_. This inactivity fee is put under moratorium for a period of \_\_\_\_\_ years from the date of the launch of the product till \_\_\_\_\_.
- 31) Canara Business Debit card is mainly meant for \_\_\_\_\_ segment.
- 32) Particular type of card, which was issued post-demonetisation, to encourage cashless transactions ?
- 33) Validity of Prepaid Cards is having a validity of \_\_\_\_\_ years except for the Gift card variant, which is \_\_\_\_\_ year.
- 34) Of the three variants in Prepaid cards, withdrawal at ATM's is not possible for \_\_\_\_\_ card variant.
- 35) \_\_\_\_\_ Prepaid Card can be topped up with Rs.50000/-, unlike the other 2 variants, which can only be topped up for Rs. \_\_\_\_\_.
- 36) \_\_\_\_\_ Prepaid card is mainly meant for Individual users, unlike the \_\_\_\_\_ prepaid card which targets Corporate customers.
- 37) NRI's are not eligible for Credit Cards. True/ False
- 38) Canara Non Personalised Credit Card is issued in affiliation with Master only. True / False
- 39) Canara World Credit Card – Meant for VVIP customers who are having a income of Rs. \_\_\_\_\_ and above.
- 40) The latest mobile app, by which the customer can switch ON/OFF and Hotlist his Debit / Credit card is \_\_\_\_\_.
- 41) In respect of joint accounts where operation condition is specified as JOF or JOO, different userids can be issued to each account holder of the account on specific request to the Bank for operating Net Banking. True/ False
- 42) Visually challenged persons can access the Net Banking services. True / False
- 43) Authorised persons other than the proprietor, partners and directors, by Proprietor, Partners and Companies can be allowed to operate Net Banking. True / False
- 44) The daily maximum limit through Bulk transaction for Net Banking Corporate users is Rs. \_\_\_\_\_
- 45) Non residents are eligible to have mobile banking facility. True / False.
- 46) Can mobile user-id will automatically get deregistered by three failed logins on subsequent two days. True / False
- 47) Full form of IMPS
- 48) P2A means.
- 49) P2P means

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- 50) NUUP
- 51) USSD
- 52) UPI
- 53) NUUP is available in \_\_\_\_ regional languages also.
- 54) OPEX
- 55) CAPEX
- 56) The facility introduced in our ATM's as a part of green initiative.
- 57) Service charges for Financial / Non financial transactions at ATM's are Rs. \_\_\_\_ + tax / Rs. \_\_\_\_ + tax after \_\_\_\_ transactions per month for \_\_\_\_\_ account holders.
- 58) Canara Swipe is one of the facilities included in Canara e-info book. True / False
- 59) Canara Cart is an umbrella app for all the mobile apps of our Bank. True / False
- 60) Automatic version update is enabled if an app is opened through Canara cart. True / False
- 61) Currently E-info book is available in \_\_\_\_ languages.
- 62) Canara P-serve ?
- 63) Our Bank earns an incremental interchange of USD \_\_\_\_\_, if the money is transferred through VMTFF (VISA Money Transfer Fast Funds).
- 64) Transaction limit of USD \_\_\_\_\_ per transaction, with a cap of \_\_\_\_ within a calendar year is applicable for VMTFF
- 65) VMTFF is only inbound cross border money transfer to fully KYC compliant \_\_\_\_\_ card holders in India
- 66) NRE account holders having VISA debit card can avail the facility of VMTFF. True / False
- 67) Penal interest payable is \_\_\_\_\_ +2%, for delay in credit to Party's Account or delay in refunding the NEFT amount to remitting bank branch.
- 68) Banks have to return the inward NEFT within \_\_\_\_\_ of completion of the batch it is received, if the credit does not pertain to them.
- 69) Minimum charges of Rs.25/- to be collected for Indo-Nepal remittance facility (NEFT by migrant labourers). True / False.
- 70) If RTGS funds are to be returned it, should be done within \_\_\_\_\_ of receipt of the payment at the PI (Participating Interface i.e. Funds and Investment Section, Mumbai) to the originating RTGS member bank branch or before the end of the RTGS Business Day, whichever is earlier
- 71) Delayed RTGS credit to Beneficiary is charged at \_\_\_\_\_
- 72) Delayed RTGS return credit is charged at \_\_\_\_\_
- 73) Initial deposit of Rs. \_\_\_\_\_ required for accounts opened via Tab banking, and to be paid through \_\_\_\_\_.
- 74) RTGS / NEFT Inward to a dormant account will generally be credited to SL – RTGS failed transaction (209272434). True / False
- 75) The prospective customer who applies for online SB opening, may not visit the branch of his choice within 7 days, if he / she has uploaded the scanned KYC documents. True / False.
- 76) Minor who has completed 10 years of age, can apply for SB account opening online. True / False
- 77) ECS : ?
- 78) NACH : ?
- 79) ECS was earlier conducted by \_\_\_\_\_
- 80) ECS through NACH is now conducted by \_\_\_\_\_
- 81) As per the latest guidelines by DFS, MoF, all non financial transactions such as issue of BG and LC has to be routed through \_\_\_\_\_ mandatorily.
- 82) \_\_\_\_\_ is the intermediary between FCC and SFMS.

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- 83) As the Digital Certificate is necessary for sending message through SFMS, the officer authorising / verifying the transaction on XMM, should necessarily have a etoken with a valid Digital Certificate. True / False.
- 84) DMS ?
- 85) Type of Biometric verification, currently prevailing in our Bank.
- 86) Etoken with a valid Digital certificate can be used for.
- 87) QR Code ?
- 88) Helpdesk, DIT wing will not directly assign/ reply to the cases lodged in Canara Tech support, under Non CBS issues. True/ False
- 89) The name of our Bank's UPI app.
- 90) BHIM ?
- 91) BHIM named after ?
- 92) VPA ?
- 93) What are the payment methods in our EMPOWER ?
- 94) Any complaints received at the Branches, Offices by any mode has to be necessarily lodged in \_\_\_\_\_
- 95) A new enhancement (Alt+E)to view the \_\_\_\_\_ and \_\_\_\_\_ is enabled for Canara Galaxy accounts (Product code 136).
- 96) Generation of CIBIL or other Credit Information Agency approved by RBI is mandatory for all Individuals & Others irrespective of Card Limit, except in case of \_\_\_\_\_ and \_\_\_\_\_
- 97) Corporate Credit cards can be issued with need based limits with a minimum limit of Rs. \_\_\_\_\_ and maximum of Rs. \_\_\_\_\_.
- 98) \_\_\_\_\_ number of add on cards can be issued under main Corporate Credit card with a minimum card limit of Rs. \_\_\_\_\_
- 99) For individual Card holders, the Cash Advance limit is up to 50% of the Credit Card Limit with a maximum of Rs. \_\_\_\_\_
- 100) For Corporate Credit Cards cash withdrawal limit is up to 50% Credit Card limit subject to maximum of Rs. \_\_\_\_\_. For add on Card, Per Card maximum Cash withdrawal limit is Rs. \_\_\_\_\_
- 101) When the card dues are more than \_\_\_\_ days old the card will not be renewed.
- 102) NFC ?
- 103) RFID ?
- 104) All the Debit cards issued can be activated for the first time through \_\_\_\_\_ or \_\_\_\_\_.
- 105) Kisan RuPay Debit cards can be directly linked to the KCCS/KOD accounts, apart from the customer's any other CASA account. True / False.
- 106) Customers who are having Rs. \_\_\_\_\_ as average quarterly balance or Rs. \_\_\_\_\_ as balance in newly opened accounts are eligible for Platinum Debit card.
- 107) Customers who have used the ordinary Debit card for purchase transactions to the tune of Rs. \_\_\_\_\_ during the previous 12 months are eligible for Platinum Debit Card.
- 108) Platinum Debit Card will attract Rs.500 as inactivity fee every year, if the customer does not do purchase transaction using the card to the tune of Rs.50000 or maintain an average annual balance of Rs.50000. True / False
- 109) Platinum Debit card earns \_\_\_\_\_ higher income (issuer interchange) than base variant Debit card (Classic /Standard) on all purchase transactions.
- 110) Our Debit Cards, with NFC / RFID technology is issued in association with. VISA/Master
- 111) Visa payWave is a new technology available on the Canara payWave Cards that allows \_\_\_\_\_ payments.
- 112) Maximum amount that can be transacted is Rs. \_\_\_\_\_ per occasion and \_\_\_\_ transactions per day, for transactions through contactless mode.(321/2017)

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- 113) Transactions through ATM can also be done by contactless mode using Canara paywave cards. True / False
- 114) CANNET through VPN can be accessed by employees through the URL \_\_\_\_\_.
- 115) Corporate mail for scale I and above can be accessed through \_\_\_\_\_.
- 116) VSAT ?
- 117) What does IP stand for in IP address ?
- 118) 1 Terabyte = \_\_\_\_\_ GB, 1024 TB = \_\_\_\_\_ Petabyte, 1024 PB = \_\_\_\_\_ Exabyte, 1024 EB = \_\_\_\_\_
- 119) RAM ?
- 120) ROM ?
- 121) SMPS ?
- 122) BIOS ?
- 123) Banks call Centre can handle calls in \_\_\_\_\_ languages
- 124) Anti virus software used by our bank is \_\_\_\_\_.
- 125) DRS ?
- 126) Permission from \_\_\_\_\_ section is required for providing Net Banking access to Clubs/ Associations / Trusts.
- 127) Net Banking users have to necessarily change their passwords on \_\_\_\_\_ and also once in \_\_\_\_\_ year/s.
- 128) Net banking per day transaction limit.

	Retail	Corporate
Funds transfer own account		
Bill payment		
Bulk fund transfer		
All other FT		

- 129) Internet Banking Security solution is \_\_\_\_\_.
- 130) The customers who apply for cheque book through alternate channels, will receive the same without the Branch intervention. True / false.
- 131) Maximum limit for funds transfer through USSD channel is Rs. \_\_\_\_\_ per day.
- 132) MMID ?
- 133) MMID will be in \_\_\_\_\_ digits.
- 134) Presently Canara Swipe is available in \_\_\_\_\_ languages.
- 135) NEFT is settled on \_\_\_\_\_ basis and the timing is \_\_\_\_\_.
- 136) PKI ?
- 137) Our \_\_\_\_\_ is the service centre for NEFT.
- 138) Gateway for RTGS ?
- 139) RTGS timings ?
- 140) RTGS / STP profile creation, reset and modification to be requested through Canara Tech Support. True / False
- 141) RTGS password created/reset is sent to the concerned employee through SMS to the mobile number registered in HRMS. True / False.
- 142) The latest digital solution for Loan Appraisal and Processing introduced in our Bank.
- 143) The modules handled in CLAPS are ?
- 144) Our Brokering subsidiary is ?
- 145) Portal used for online trading in securities is ?
- 146) Aadhar based Life Certificate solution is called ?

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## Technology products - Questions

- 147) Our customer can use ATM / Net Banking to generate \_\_\_\_\_ which can be used for e-verification of IT return filed through e-filing
- 148) The security feature inbuilt in Canara Paywave card allows only \_\_\_\_\_ number of transaction of Rs. \_\_\_\_\_ each within one hour, and above \_\_\_\_\_ transactions, only through normal mode.
- 149) Charges for Cash transactions at POS is ?
- 150) Cash transaction limit at POS is ?
- 151) 16 digits Debit card number denotes ?
- 152) On expiry of a Prepaid card, the balance held in the card is repayable to the Card holder's / Purchaser's account after \_\_\_\_\_ days only, keeping in view the charge back / surcharges / Time line for acquirer banks to settle the disputes if any.
- 153) All Education loan applications are to be applied through \_\_\_\_\_ portal by students, before processing by the branches.
- 154) The latest app from MOF, GOI, to add features of Branch. ATM, Bank mitra is called \_\_\_\_\_.
- 155) The latest app which our bank has launched and helps to locate the Branch / ATM in the proximity of our geographical location.
- 156) The aadhaar number seeded to the latest bank account of the customer is automatically mapped to NPCI, overwriting the previous mapping and the eligible DBT and the subsidies will flow to this latest Bank account. True / False
- 157) Credit card holder can opt for Forgot PIN facility at ATM to generate a new PIN. True / False
- 158) Credit card holders, both Master and Visa, can opt for Change PIN in our ATM. True / False
- 159) ASBA ?
- 160) MICR ?
- 161) In the process of CTS (Cheque Truncation System), the beneficiary has all the right to get back the physical cheque, if returned. True / False
- 162) In case the beneficiary require the returned instrument the payee bank could issue a copy of the image, which is called the IRD (Image Replacement Document) and the it is legally recognised under NI Act Section \_\_\_\_\_, as amended.
- 163) Section \_\_\_\_\_ of NI Act deals with the legal validity of a truncated cheque.