

# CANARA BANK OFFICERS' ASSOCIATION

## Suggested MCQ's - Tech products



**1. In which option of FCR, beneficiary's CASA account under various DBT Scheme to be linked**

- (a) CH021 (b) CHM68 (c) CHM63 (d) CIM13 (e) None of the above

**2. The following accounts are ineligible for Debit Card Facility (138/2017)**

- (a) joint account where operation is JOINTLY with more than two joint signatories  
(b) accounts of minor other than students and Minor students aged 10 years and below  
(c) accounts under Garnishee / attachment orders or which are subject to litigation  
(d) All of the above  
(e) None of the above

**3. Debit card number will be of 16 digits in indent printing which represents**

- (a) .first 6 digits Bank's Index Number, next 4 digits will be the branch DPCODE, the next 5 digits running sequence of the card for the branch, last digit is check digit number  
(b) first digits Bank's Index Number, next 4 digits will be the branch DPCODE, the next 6 digits running sequence of the card for the branch  
(c) first 6 digits Bank's Identification Number (BIN), next 4 digits will be the branch DPCODE, the next 5 digits running sequence of the card for the branch, last digit is check digit number  
(d) first 6 digits Bank's Identification Number (BIN), next 4 digits will be the branch DPCODE, the next 6 digits running sequence of the card for the branch  
(e) None of the above

**4. Only an Active Debit Card will be renewed on expiry. A card is set to be Active Card on satisfying to the following conditions**

- (a) One financial transaction is a must for the last 1 year  
(b) One Non financial transaction is a must for the last 1 year  
(c) Card should have been used atleast once for financial / non financial transaction for the last 1 year  
(d) No such conditions. Branch recommendation is sufficient  
(e) None of the above

**5. Canara International Prepaid Travel Card is a multi currencyforex prepaid card with facility to load following currencies**

- (a) 3 viz., USD, EURO & GBP  
(b) 4 viz., USD, EURO, GBP & AUD  
(c) 7 viz., USD, EURO, GBP, YEN, AUD, CAD & AED  
(d) 7 viz., USD, EURO, GBP, SGD, AUD, CAD & AED  
(e) None of the above

**6. CANARA BANK BUSINESS DEBIT CARD meant for our SME segments has following features**

- (a) It is a Global usage, valid for 5 years, with Photo of customer, issued in association with VISA  
(b) It is a Global usage, valid for 10 years, with photo of customer, issued in association with MASTER  
(c) It is a Global usage, valid for 10 years, non photo card, issued in association with VISA  
(d) It is a Global usage, valid for 10 years, non photo card, issued in association with MASTER, with distinct design  
(e) None of the above

**7. Our Bank introduced 3 variants of Prepaid Debit Cards, namely**

- (a) Canara Prepaid Classic Card – Reloadable, Canara Prepaid Plus Card – Reloadable, Canara Gift Card-Reloadable  
(b) Canara Prepaid Classic Card- Non-Reloadable, Canara Prepaid Plus Card-Reloadable, Canara Gift Card-Reloadable  
(c) Canara Prepaid Classic Card-Reloadable, Canara Prepaid Plus Card-Reloadable, Canara Gift Card-Non-Reloadable  
(d) Canara Prepaid Classic Card-Reloadable, Canara Prepaid Corporate Card – Reloadable, Canara Gift Card-Non-Reloadable  
(e) None of the above

**8. Maximum balane / load amount / Reload Amount in Canara Prepaid Debit Card Classic is**

- (a) Rs.5000 (b) Rs.20000 (c) Rs.25000 (d) Rs.50000 (e) None of the above

**9. Maximum balance / load amount / Reload Amount in CanaraPrepaid Debit Card Plus is**

- (a) Rs.10000 (b) Rs.25000 (c) Rs.50000 (d) Rs.100000 (e) None of the above

**10. Canara Prepaid Debit Card Classic and Canara Prepaid Debit Card Plus can be used for domestic usage**

- (a) Withdrawal at ATMs (b) Usage at POS, E-commerce (c) Fund Transfer to Card holders' operative account (d) All the above (e) None of the above

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### 11. Features of Canara Gift Card

- (a) Is a Domestic usage reloadable card valid for 1 year and can be used at POS & e-commerce
- (b) Is a Domestic usage non reloadable card valid for 1 year and can be used at POS & e-commerce
- (c) Is a domestic usage reloadable card valid for 1 year and can be used for withdrawal at ATM, usage POS and e-commerce
- (d) Is a domestic usage, non-reloadable card valid for 1 year, permitted usage ATM withdrawal, POS and e-commerce
- (e) None of the above

### 12. While withdrawing cash from ATMs using Canara Prepaid card, cardholder has to choose ----- when screen seeks choices

- (a) saving (b) current (c) credit (d) prepaid (e) None of the above

### 13. For issue of credit card to individuals, the main income criteria

- (a) Independent gross income with a minimum of 1 lakh
- (b) Retirees not drawing pension having agricultural income or interest income out of term deposit to the tune of Rs.1 lakh
- (c) Non-customers complying to KYC norms, and credit worthy and satisfactory rating from agencies like CIBIL
- (d) All the above
- (e) None of the above

### 14. In respect of NRI,

- (a) The applicant should surrender credit card to the Bank once he/she ceases to be an Indian Pass-port holder
- (b) The applicant need not maintain NRE/NRO account to be eligible for credit card
- (c) The add-on credit cardholder of an NRI is eligible for Rs.50,000/- cash withdrawal facility.
- (d) 'B' & 'C' are true.
- (e) None of the above

### 15. Following are eligible for credit cards

- (a) In respect of corporate, only non-borrowers
- (b) NRI who is presently not holding Indian Passport
- (c) Foreign tourists visiting India for a short period
- (d) Staff with Rs.60,000/- gross income and minimum net take home of not less than Rs.40,000/-
- (e) None of the above

### 16. In respect of Gold credit card issued to individuals, minimum and maximum limit permitted

- (a) Rs.5,000/- and Rs.5 lakhs (b) Rs.10,000/- and Rs.10 lakhs (c) Rs.20,000/- and Rs.20 lakhs
- (d) Rs.25,000/- and Rs.20 lakhs (e) None of the above

### 17. Canara Non-personalised Credit Card is newly introduced with a validity period of three years to issue credit cards to the needy customers immediately on receipt of application which has other features

- (a) Maximum card limit of Rs.3 lakhs
- (b) Maximum cash withdrawal limit of Rs.50,000/-.
- (c) In the place of name, "Insta card" will be embossed. (d) All the above (e) None of the above

### 18. Name the variant of Global credit card introduced for VVIP customers who have net annual income of Rs.7.50 lakhs with a personalized background image chosen by the customer on the card

- (a) Canara Gold credit card (b) Canara Platinum credit card (c) Canara World Credit card
- (d) Canara VIP credit card (e) None of the above

### 19. Following are ineligible to access internet banking

- (a) Joint Account where operation condition is specified as JOF or JOO
- (b) Accounts of illiterate
- (c) Frozen account
- (d) Both 'b' and 'c'
- (e) None of the above

### 20. Following are ineligible to access internet banking

- (a) Power of Attorney/Letter of Authority Holder
- (b) Minor account operated by guardian, access by guardian of the minor
- (c) Visually challenged person
- (d) Any partner/person authorized by the partners of the partnership firm.
- (e) None of the above

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### 21. Net Banking user creation to be created

- (a) by Branch user (b) by Customer himself (online) (c) only 'b' (d) Both 'a' and 'b' are true
- (e) None of the above

### 22. User Hibernation means

- (a) An user has not logged in for a period of six months continuously from last log-in
- (b) An user has not logged in for a period of nine months continuously from last log-in
- (c) An user has not logged in for a period of one year continuously from last log-in
- (d) An user has logged in , but has not any fund transfer for a period of six months continuously from last log-in
- (e) None of the above

### 23. Branches should update mobile number, Date of Birth, PAN/Passport No., of customer to enable him/her

- (a) to create his/her own internet banking – Retail user-id. (b) to unlock his/her own user-id
- (c) to reset his/her log password. (d) All the above (e) None of the above

### 24. Role of branch in respect of internet banking

- (a) Updation of details like address, mobile number, e-mail id, PAN and Passport number.
- (b) Creation of user-id, Reset of log-in and transaction password and unlocking/activation of user-id
- (c) Both 'a' and 'b'
- (d) Only 'a' is sufficient
- (e) None of the above

### 25. Through Internet Banking, Maximum limit set for Retail Customers

- (a) own accounts – no limit, Other accounts in Canara Bank – Rs. 500000 Other Bank NEFT/IMPS – Rs.500000, Bill Payment – Rs2 lacs
- (b) own accounts – Rs.50000, Other accounts in Canara Bank – Rs. 50000 Other Bank NEFT/IMPS – Rs.50000
- (c) own accounts – no limit, Other accounts in Canara Bank – Rs. 2 lacs,Other Bank NEFT/IMPS – Rs.50000
- (d) own accounts – no limit, Other accounts in Canara Bank – Rs. 50000 Other Bank NEFT/IMPS Rs.2 lakhs, Bill Payment Rs.20000/-
- (e) None of the above

### 26. Through Internet Banking, Maximum limit set for Corporate Customers

- (a) Funds Transfer Own accounts – No limit
- (b) Funds transfer to other Banks by RTGS/NEFT – Rs.1 Crores, Bill Payment – Rs500000/-
- (c) Funds Transfer by Bulk – Rs.5 Crores
- (d) All of the above
- (e) None of the above

### 27. Present validity period of Internet Banking password is

- (a) one month (b) three months (c) six months (d) one year (e) None of the above

### 28. Security features available to Internet banking customers

- (a) OTP (one time password) for both beneficiary addition as well as fund transfer.
- (b) SMS alert sent to customer for even Re.1/- debit transaction
- (c) OTP for reset, login password, unlock user and generation of transaction password only on entering of ATM card details.
- (d) All the above.
- (e) None of the above

### 29. IMPS means

- (a) Immediate mobile payment service (b) Immediate payment solution (c) Immediate Mobile Payment System
- (d) Immediate Payment Service (e) None of the above

### 30. Under IMPS Fund transfer system,

- (a) Beneficiary's Mobile number and MMID are must. (b) Beneficiary's account number and IFSC code are must
- (c) Both 'a' and 'b' required. (d) Either 'a' or 'b'. (e) None of the above

### 31. Mobile banking – eligible accounts

- (a) Individual accounts (b) NRI customers (c) Both 'a' and 'b' (d) 'a' and joint accounts with operation conditions severally (e) None of the above

### 32. To get mobile banking facility,

- (a) customer can request the Bank to register
- (b) Customer can himself register for mobile banking through retail net banking package
- (c) by sending SMS from his registered mobile number
- (d) All the above
- (e) None of the above

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### 33. Various channels available under Mobile Banking facility are

- (a) GPRS and SMS (b) GPRS, WAP and SMS (c) GPRS, USSD and SMS (d) GPRS, WAP, USSD and SMS (e) None of the above

### 34. MMID

- (a) Mobile Money Identifier which has 7 digit number  
(b) First four digits represents Bank name and three digit represents the account  
(c) will be provided by the Bank while providing Mobile Banking facility  
(d) All the above  
(e) None of the above

### 35. In IMPS Fund Transfer,

- (a) Beneficiary should have mobile banking facility  
(b) Beneficiary can generate MMID through mobile banking facility  
(c) All our individual customers who have registered for SMS alert with a valid mobile number or allotted MMID  
(d) Both 'b' and 'c' are true  
(e) None of the above

### 36. Mobile Banking – special feature of new version for android handsets enables self-registration. To activate the same,

- (a) customer has to visit the branch  
(b) customer can activate through ATM  
(c) either 'a' or 'b'  
(d) Alternatively, customer can activate himself through the new app by providing ATM card details, without visiting a branch or an ATM  
(e) None of the above

### 37. Access of Mobile Banking Services on National USSD platform introduced by M/s.NPCI can be done by a common short code. The short code is

- (a) \*99# (b) \*99\* (c) \*99\*01# (d) \*99\*015# (e) None of the above

### 38. Under IMPS, P2P (Person to Person) means

- (a) Fund transfer by providing beneficiary account number and IFSC code  
(b) Fund transfer by providing mobile number and MMID  
(c) Fund transfer by providing beneficiary mobile number alone  
(d) Fund transfer by providing beneficiary name alone. (e) None of the above

### 39. Empower is

- (a) Empower is the Canara Bank version of UPI application  
(b) Empower is the Canara Bank version of BHIM app.  
(c) Empower is the new loan scheme to women entrepreneur.  
(d) Empower application enables customer to block usage of his/her debit/credit card.  
(e) None of the above

### 40. A person who has to receive money from other person can

- (a) use canmobile application and opt for funds transfer request  
(b) use request money is empower application.  
(c) use request money in swipe application.  
(d) use request money in M-serve application  
(e) None of the above

### 41. An individual customer having multiple Bank account can link all his account under one application, provided he has registered the same mobile number through

- (a) EMPOWER application (b) BHIM application (c) Both 'a' and 'b' (d) M-serve application  
(e) None of the above

### 42. The application which enables the customer to open or close his/her debit/credit card or hotlist Debit/Credit card at ease.

- (a) EMPOWER (b) M-Swipe (c) M-serve (d) BHIM (e) None of the above

### 43. POS can be replaced by a new utility available namely -

- (a) QR code – M-serve (b) QR code in Empower & BHIM application (c) QR code in SWIPE application  
(d) QR code in Canara Cart (e) None of the above

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### 44. Canara Cart is

- (a) a new mobile application for UPI
- (b) a new mobile application to generate QR code of all our customers
- (c) a new mobile application, where all our Bank's mobile application placed in one place
- (d) a new mobile application created as a substitute for missed call alert services.
- (e) None of the above

### 45. What is VPA

- (a) Verified Payment Advice (b) Verified Payment Address (c) Virtual Payment Address
- (d) VISA Payment Address (e) None of the above

### 46. In UPI send and collecting money is termed as

- (a) send and receive transactions (b) Push and pull transactions (c) send money and request money
- (d) send and request transactions (e) None of the above

### 47. What is VPA

- (a) VPA is user defined identifier which holds the account number + IFSC
- (b) VPA may be showed to transfer or collect money (c) VPA is unique (d) All the above
- (e) None of the above

### 48. In transactions menu in empower customer can view

- (a) only credit/debit transactions done today (b) only last 5 credit/debit transaction
- (c) only last 10 credit/debit transaction (d) Credit/debit transactions for given period
- (e) None of the above

### 49. In Transactions menu in EMPOWER

- (a) Both financial and non-financial transactions done on given period can be viewed
- (b) User can view today's debit/credit transaction only
- (c) user can view only debit transactions done for the given period (d) the menu is yet to be activated
- (e) None of the above

### 50. What is UPI?

- (a) Uninterrupted Payment Integration (b) Unified Payment Integration (c) Unified Payment Interface
- (d) Unified Payment Interoperability (e) None of the above

### 51. Unique feature of UPI is interoperability. What is interoperability?

- (a) It provides a liberty to the customer to use any Bank's application and add multiple bank accounts to it to transact
- (b) Option (a), provided customer has registered the same mobile with other Banks also
- (c) Customer can himself transfer the account from one bank to other Bank, without visiting the Bank
- (d) Option (b), however, for doing funds transfer from other bank accounts, he should have opted for mobile banking with the respective banks.
- (e) None of the above

### 52. Can I have same VPA for multiple accounts

- (a) Yes (b) No. Separate VPA for different accounts
- (c) option (a), but the amount shall get credited to primary account linked to that VPA.
- (d) No such conditions, account to be credited can be selected by sender also.
- (e) None of the above

### 53. What to do when the amount is not credited to be beneficiary even though correct VPA of beneficiary is entered

- (a) check up with beneficiary bank by sending mail (b) log a dispute in the option provided in UPI app itself (c) take up with RBI (d) take up with our NEFT – Mumbai Section (e) None of the above

### 54. While adding accounts to VPA, if you get error as "No accounts are fetched for this mobile number", the reason could be

- (a) you have multiple accounts having different customer id. (b) you may have one or more joint accounts linked to it (c) both 'a' and 'b' are true (d) only 'a' is true. (e) None of the above

### 55. What is the amount blocked as a buffer in International Travel Prepaid card

- (a) USD 10 or equivalent in other currency (b) USD 20 or equivalent in other currency
- (c) USD 10 (d) USD 100 (e) None of the above

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**56. In International Travel Prepaid Card, USD 10 or equivalent from the card load will be blocked**

- (a) only then the card can be reloaded again
- (b) as a buffer amount if any on account of TIP adjustment at service outlets
- (c) it is our service charges
- (d) it is insurance premium to cover the Bank in the event of any loss
- (e) None of the above

**57. Prepaid Debit cards introduced for Employers such as Corporates, Partnership firms/sole proprietorship/public organisations for onward issuance to their staff/contract workers etc. The other features of this bulk prepaid debit cards are (16/2017)**

- (a) Such employers need not maintain account with us
- (b) branches if satisfied with KYC details of employer can provide prepaid Debit card
- (c) branches to verify the identity of this staff/employees/contract workers, before issuing bulk debit card to the employer.
- (d) It is sufficient to get the list of beneficiaries name and mobile number from the employer, for issuing the bulk prepaid debit card.
- (e) None of the above

**58. New version of e-infobook provides**

- (a) cheque book request option
- (b) Hotlisting of credit card/debit card
- (c) credit card details/loan pass sheet, term deposit details, etc.
- (d) All the above.
- (e) None of the above

**59. Enrollment of Member Establishments for Cash withdrawal at POS for Debit Cards.**

- (a) Existing ME's with 2 years record and minimum average card turnover of Rs.2 lakhs per month
- (b) New ME Should have CA/OD/OCC for atleast 2 years with us. And identified by Branch or card service centre.
- (c) ME should verify ID proof of customer before swiping card.
- (d) All of the above
- (e) For Cash withdrawal enrollment, no separate process undertaken

**60. MDR charges on Central government transactions (511/2017)**

- (a) No Merchant Discount Rate charges will be collected at source on card payment from Central Government Transactions.
- (b) MDR for debit card transaction above 1 lakh is 1%. Presently surcharge on this MDR charges is 1%.
- (c) MDR for Credit card and pre paid card transaction is 1.30% .Presently surcharge on this MDR is 0.75%
- (d) RBI will reimburse the Banks, applicable MDR charges on debit card transactions made to GoI up to 1 lakh on claim by Banks on quarterly basis.
- (e) All of the above

**61. Canara Rewards is a scheme**

- (a) introduced to staff introduced in lieu of "suggestion scheme"
- (b) to provide incentive to top-performing staff in recovery of D4 and loss assets
- (c) introduced in lieu of Bonus Point scheme of credit cards and cash back offer for Debit cards
- (d) Popularise all our mobile applications and digital payments
- (e) None of the above

**62. Customers are auto enrolled under Canara Reward programme and customers**

- (a) are required to register through website [www.canararewardz.com](http://www.canararewardz.com) for activation and redemption of rewards points
- (b) will get the bonus points credited to his primary accounts
- (c) will get preference in Canara Budget Loan
- (d) can club both debit card and credit card and redeem as and when required by the customer
- (e) None of the above

**63. Canara Rewards Scheme - eligibility**

- (a) All variants of credit card variants issued to individuals
- (b) only for non-cash withdrawal transactions
- (c) Transactions done through Add on card reward points will be merged to main card
- (d) All the above
- (e) None of the above

**64. NEFT timings**

- (a) 8 am to 7 pm
- (b) 8 am to 7.30 pm
- (c) 7 am to 7 pm
- (d) 7 am to 7.30 pm
- (e) None of the above

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### 65. RTGS – customer Transactions timings

- (a) 8.00 hours – 16.00 hours (b) 8.00 hours – 16.30 hours (c) 9.00 hours – 16.30 hours  
(d) 11.00 hours – 16.30 hours (e) None of the above

### 66. NEFT – How many settlements per day (347/2017)

- (a) 10 (b) 12 (c) 15 (d) 23 (e) None of the above

### 67. No. of transactions NEFT transfer permitted in one transaction through 8355 option

- (a) No ceiling (b) 10 (c) 5 (d) 1 (e) None of the above

### 68. NEFT transaction for an amount of Rs----- and above has to be reauthorized after authorization by a Supervisor

- (a) Rs.10,000/- (b) Rs.1 lakh (c) Rs.10 lakhs (d) Rs. 1 crore (e) None of the above

### 69. NEFT through bulk GEFU upload cannot be initiated if the amount exceeds since

- (a) Ten thousand – requires reauthorization (b) One lakh – cap in NEFT  
(c) Ten lakh – requires reauthorization (d) Ten lakh and above should be sent by RTGS only  
(e) None of the above

### 70. Customer information captured at the branch travels to UIDAI through NPCI in a predefined format through our Bank's ---- server and authentication happens.

- (a) CBS server (b) Report server (c) RTGS server (d) e-KYC server (e) None of the above

### 71. What is the option in our Bank's ATM which can be used by a non-ATM card holder to withdraw money from ATM

- (a) Quick withdrawal (b) Green channel (c) Mobile Money Transfer (d) Canara Easy cash (e) None of the above

### 72. Under Canara Easy cash, the beneficiary should

- (a) be a CASA customer of our bank (b) be our Bank debit card holder (c) have a mobile  
(d) have a mobile and debit card issued by any bank (e) None of the above

### 73. Money transferred through Canara Easy Cash

- (a) become stale after 7 days, if the withdrawal does not happen within seven days.  
(b) have to be withdrawn in full  
(c) beneficiary has to enter four digit OTP shared by remitter and also 6 digit OTP received on his mobile from a Bank (d) All of the above (e) None of the above

### 74. What is the Minimum and Maximum amount that can transferred through Canara Easy Cash

- (a) Rs.100/- and Rs.5000/- (b) Rs.500/- and Rs.5000/- (c) Rs.500/- and Rs.10000/- (d) Rs.1000/- and Rs.10000/-  
(e) None of the above

### 75. NACH – National Automated Clearing House Platform handles

- (a) NEFT settlements (b) RTGS settlements (c) ECS processing (d) IMPS settlement  
(e) None of the above

### 76. E-Trading facility is extended through our subsidiary M/s. CBSL, through their portal

- (a) [www.canmoney.in](http://www.canmoney.in) (b) [www.cbsl.canmoney.in](http://www.cbsl.canmoney.in) (c) [www.canstock.in](http://www.canstock.in) (d) [www.canshare.in](http://www.canshare.in)  
(e) None of the above

### 77. E-Trading facility is provided by our subsidiary

- (a) M/s. Canara Bank Stock Ltd (b) M/s. Canara Bank Shares & Securities Ltd  
(c) M/s.Canara Shares & Securities Ltd (d) M/s. Canara Bank Securities Ltd  
(e) None of the above

### 78. Our Bank has been enlisted by SEBI as SCSB and our Bank can act as an SCSB for capital issue. What is SCSB?

- (a) Self certified Syndicate Bank (b) Self certified Securities Bank (c) Syndicate of Certified Society for banks  
(d) Syndicate of certified stockiest of Banks (e) None of the above

### 79. ASBA

- (a) Application serviced by Bank Account (b) Application supported by Blocked Amount  
(c) Application supported by Bank Amount (d) Application for stock using Blocked amount  
(e) None of the above

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**80. ASBA is a facility wherein a customer can block money to the extent of application money. This is an advantage to the**

- (a) Bank, since Bank can utilize the money for trading
- (b) Customer, since the money is the bank account and the customer can earn interest
- (c) Customer, since the customer is sure of allotment of share
- (d) Bank as the amount blocked is available for Bank and Banks need not pay interest to the customer
- (e) None of the above

**81. IRD – Image Replacement Document refers to**

- (a) Document generated through e-KYC which contains photograph address details of an Aadhar card holder
- (b) Scanned image of blue print of layout
- (c) Scanned image of cheque, produced by payee banker in case the beneficiary or any other connected person require the instrument
- (d) Digitally signed document using e-token.
- (e) None of the above

**82. Expand XMM**

- (a) Exchange Message Middleware (b) Exchanging Message Middleware
- (c) Exchanging Messaging Middleware (d) Exchange Messaging Middleware
- (e) None of the above

**83. ILC lodged in FCC module will be available in ----- option in XMM package, to complete the message**

- (a) Modify message (b) Repair message (c) Amend message
- (d) No such option, only submit option available (e) None of the above

**84. Firewall ----**

- (a) is a user access system to protect computer software
- (b) is a fire resistance coat given to computer memory
- (c) protects computers from unauthorised access by user
- (d) protects computer network system from outside intrusion
- (e) None of the above

**85. Cash withdrawal at POS. Which one of the following is true**

- (a) Rs.1000/- or Rs.2000/- per day per card at selected Member Establishment only, depending on the Cities.
- (b) Rs.2000/- or Rs.5000/- per day per card at selected Member Establishment only, depending on the Cities
- (c) Rs.1000/- per day per card at any ME (d) Rs.5000/- per day per card at any ME
- (e) None of the above

**86. Purchase and Withdrawal Limit under Canara Platinum Debit Card**

- (a) Rs1 lac and Rs.50000/- (b) Rs.2 lac and Rs.50000/- (c) Rs,2 lac and Rs.40000/-
- (d) Rs.5 lac and Rs.40000/- (e) None of the above

**87. In respect of Rupay Debit card which one of the following is true**

- (a) It is valid in India and abroad
- (b) Rupay Debit cards can be presently used at ATMs and POS only
- (c) Rupay Debit cards are to be issued to PMJDY accounts only
- (d) Rupay Cards are issued in association with M/s National Payment Corporation of India
- (e) None of the above

**88. In respect of issuance of Debit cards to Minors, which of the following is true**

- (a) PersonalisedRupay debit cards are to be issued to minors in all eligible accounts opened under PMJDY scheme
- (b) Students over the age of 16 years, Debit Cards can be issued directly
- (c) Students over the age of 12 years but less than 16, natural guardians shall open and Debit card can be issued in the name of minor student.
- (d) All of the above
- (e) None of the above

**89. How a customer can hotlist a Debit Card**

- (a) by Sending SMS to 9266623333 by typing CAN<SPACE>HOTLISTDC<SPACE>CARD NUMBER (16 DIGITS)
- (b) Using m-serve app, by switching off – Hotlist Debit Card
- (c) Using Swipe app, by Swiping Hotlist debit Card option
- (d) All of the above
- (e) None of the above



# CANARA BANK OFFICERS' ASSOCIATION

## Suggested MCQ's - Tech products



- 90. The new feature “Green Channel Initiative” introduced by our Bank, refers to**
- (a) A new website created for customers to lodge complaint
  - (b) A customer can open SB account online without a need for filling manual application
  - (c) Customer can reset his ATM pin at our ATMs, without hotlisting the card
  - (d) Customer need not fill in any challan, he can place oral request
  - (e) None of the above
- 91. A new mobile application released by our Bank for protecting customer from misuse of their Debit Card/ Credit Card is \_\_\_\_\_**
- (a) m-Serve (b) Canara swipe (c) Canara Cart (d) BHIM (e) None of the above
- 92. The salient feature of the new mobile application m-Serve is...**
- (a) All the mobile application of our Bank is pre loaded in this application
  - (b) Can use both Internet Banking and Canmobile through this application
  - (c) Customer can switch on/off your Debit / Credit Card, when it is not in use.
  - (d) Customer can track the status of his Loan application
  - (e) None of the above
- 93. The Indian Government has introduced a new application to facilitate cashless banking, integrating multiple bank accounts through mobile number of the individual. This application is named after a leader. Who is that leader ?**
- (a) Shri A B Vajpayee (b) Shri B R Ambedkar (c) Shri. A P J Abdul Kalam
  - (d) Shri Vikram Sarabhai (e) None of the above
- 94. Pass sheets can be sent to the registered mail id of the customer automatically at a certain periodic interval, as preferred by customer by updating in which CBS option**
- (a) CHM29 (b) CHM34 (c) CIM39 (d) CIM37 (e) None of the above
- 95. Under which Section of NI Act, a truncated Cheque is a valid instrument**
- (a) Section 4 (b) Section 5 (c) Section 6 (d) Section 7 (e) None of the above
- 96. What is e-token**
- (a) Digital Token issued to customer through Token Vending machines at Shikhar Branches
  - (b) It is a hardware to store the digital signature
  - (c) It is a digital token given to NRIs instead of Debit Card
  - (d) It is a digital token issued to customers who have enrolled for online Internet Banking
  - (e) None of the above
- 97. All Desktops and Laptops are taken control remotely to distribute application software, OS & Software updates & patches, updation of Antivirus solution, maintaining hardware and software Asset details by**
- (a) Regional Office (b) T M Section Circle Office (c) Desktop Management System
  - (d) b & c (e) None of the above
- 98. How a customer can hotlist a Credit Card**
- (a) by Sending SMS to 926662333 by typing CAN<SPACE>HOTLISTCC<SPACE>CARD NUMBER (16 DIGITS)
  - (b) UsingSwipe app, by Swiping Hotlist Credit Card option
  - (c) Using m-serve app, by switching off – Hotlist Credit Card
  - (d) All of the above
  - (e) None of the above
- 99. . Use of SFMS for sending and receiving of all interbank and intra-bank transmission of ILC and for advising BG by issuing bank to the beneficiary done through**
- (a) SMS (b) DMS (c) XMM (d) PFMS (e) None of the above
- 100. DMS – Desktop Management System refers to**
- (a) an antivirus software
  - (b) an operating system used in a Bank
  - (c) online attendance marking system
  - (d) a software which can periodically deleting unnecessary files stored on desktop of each computer
  - (e) None of the above

# CANARA BANK OFFICERS' ASSOCIATION

## Suggested MCQ's - Tech products



### 101. For International Transactions in POS machines (276/2017)

- (a) Ensure merchant has satisfactory dealing with us for last one year (can be relaxed up to six months in case of high net worth merchants).
- (b) Nature of the business involves usage of international cards.
- (c) There is no frequent charge back history for the merchant.
- (d) All of the above.
- (e) No such precaution necessary for considering of POS machines for International Transactions.

### 102. BHIM Aadhar POS (272/2017)

- (a) Merchant should have either Current account or Saving Bank account in our Bank . Account can be individual/ proprietorship /Joint account ( JOO & JOF only)
- (b) Aadhaar number of the Merchant to be linked with his/ her account that is proposed for receiving payments
- (c) Merchant should have an android based smart phone (android version 4.4 and above) that supports OTG (On-The-Go) connectivity for connecting the biometric device.
- (d) All of the above
- (e) None of the above. Merchant can himself register to BHIM app and start using.

### 103. Limit on transaction in BHIM Aadhar POS

- (a) Minimum amount Rs.10, Maximum Rs.2000
- (b) Buyer Rs.2000 per day ,Rs.8000 per week
- (c) Seller Rs.50000 per day, Rs.2 lakh per week
- (d) All of the above
- (e) None of the above

### 104. A service charge of Rs.50/- with applicable tax will be collected for using the below options by the customers. (7/2017)

- (a) Forgot PIN (b) Change PIN (c) Green PIN (d) All of the above (e) None of the above.

### 105. Maximum transaction limit per transaction under Empower is (10/2017)

- (a) Rs. 100000 (b) Rs.25000 (c) Rs.50000 (d) Rs.10000 (e) None of the above.

### 106. Maximum transaction per day limit in BHIM is (10/2017)

- (a) Rs. 100000 (b) Rs. 25000 (c) Rs. 50000 (d) Rs. 10000 (e) None of the above

### 107. All new Educational Loan applications, including applications received in physical format is to be applied through (19/2017)

- (a) OLTS in Canara bank website (b) Vidyalakshmi Portal (c) Single Authentication System (d) CLAPS
- (e) Any of the above

### 108. CLAPS (27/2017)

- (a) Canara Loan Application Processing System
- (b) Composite Loan Application Processing System
- (c) Corporate Loan Application Processing System
- (d) Canara Loans and Advances Processing System
- (e) Credit and Loans Advanced Processing System.

### 109. The Canara International Travel Card can be used for transactions only for the currency which is pre/reloaded. (139/2017)

- (a) No, it can be used for transaction other the preloaded currency.
- (b) If it is used in other currency, default currency wallet for equivalent amount will be debited.
- (c) If it is used in other currency, the amount will be debited as per the currency hierarchy chosen by the card holder.
- (d) All of (a) (b) and (c)
- (e) It cannot be used in the currency other than the preloaded currency.

### 110. The uploading of KYC data to CKYCR (Central KYC Registry) is mandated by (243/2017)

- (a) Ministry of Electronic and Information Technology (MEITY) (b) Ministry of Finance (MOF)
- (c) Central Board of Direct Taxes (CBDT) (d) RBI
- (e) Prevention of Money Laundering (Maintenance of Records) rules 2005.

# CANARA BANK OFFICERS' ASSOCIATION

## Suggested MCQ's - Tech products



**111. Transaction amount per day limit for merchants in BHIM Aadhar POS / Merchant Aadhar pay/ Aadhar Pay.**

- (a) Rs.50000 (b) Rs.100000 (c) Rs.200000 (d) Rs.8000 (e) None of the above.

**112. Mobile number of customers can be updated through. (290/2017)**

- (a) Net Banking (b) Mobile Banking app (c) Canara cart (d) Through Branch (e) All of the above.

**113.ATM differences to be reconciled (296/2017)**

- (a) Daily basis (b) Weekly basis (c) Fortnightly basis (d) Monthly (e) Will be informed by DBS wing

**114. GSTIN to be updated for our Business Customers through (299/2017)**

- (a) CIM50 (b) CIM09 (c) CH021 (d) BA014 (e) SAS

**115. GST particulars of our Vendors to be updated in (378/2017)**

- (a) GST Website (b) SAS (CSGP) (c) In CBS through BA014 (d) None of the above (e) All of the above

**116. The current version of USSD in which UPI facility is available (384/2017)**

- (a) 1.0 (b) 2.0 (c) 2.11 (d) 3.0 (e) None of the above.

**117. BBPS – Bharat Bill Payment System. (404/2017)**

- (a) Initiated by RBI (b) NPCI functions as a central unit (c) No private aggregators (d) Direct payment to the biller (e) All of the above.

**118. Bharat QR (405/2017)**

- (a) An alternative to physical POS machine (b) Payment solution integrating VISA, Master and Rupay cards (c) Unique QR Code for every Merchant (d) Introduced for Debit Cards only (e) All of the above

**119. A NEW functionality introduced for Net Banking Corporate customers regarding Customs Duty payments. (415/2017)**

- (a) Duty can be paid by any single user (b) Customs duty can be paid online (c) User having authorizer role can only remit the Duty (d) Maker Checker mechanism for Customs duty payment (e) A separate user has to be created for Customs duty payment.

**120.ME enrollment application and agreement.(417/2017)**

- (a) Not needed from Apr 2017 (b) Agreement alone not needed from Apr 2017 (c) Separate Application and Agreement for POS and QR code.(d) Common Application and Agreement for both POS and QR. (e) Agreement only needed for POS.

**121.IMPS funds transfer maximum limit per day through GPRS and WAP.(464/2017)**

- (a) 50000 (b) 100000 (c) 200000 (d) 10000 (e) None of the above.

**122. Corporate customers' address (466/2017)**

- (a) as per CIM09 primary customer id only (b) Account wise address can be maintained through CH021 (c) Account wise address can be maintained through CIM63 (d) Account level address maintained through CHM36 (e) Account level address maintained through LNM33.

**123. Banks have to mandatorily file the electronic copy of the clients KYC documents within (467/2017)**

- (a) On the day of account opening itself (b) One week from the date of account opening. (c) 3 days from the date of opening (d) 8 days from the date of opening (e) any time before the first debit transaction takes place.

**124. Under MMS (Mandate Management System) (474/2017)**

- (a) The ECS mandate has to be lodged with sponsor Bank (b) The service providers upload the mandate electronically to NPCI (c)No need to update in CHM56 (d) All of the above (e) MMS function not yet in place.

**125. E-sign Mandate (475/2017)**

- (a) Under Mandate management system (b) Additional facility under MMS (c) Registration of aadhar with the destination bank mandatory. (d) All of the above (e) Customer has to digitally sign the mandate.

**126. Assessment of Working Capital to MSE for FBL upto Rs.5.00 cr as per DFS, GOI, in order to encourage Digital Transactions (395/2017)**

- (a) Additional 5% limit of the assessed projected turnover in cashless mode.  
(b) Assessed projected turnover through cashless mode should be minimum of 25% of total turnover.  
(c) 30% of the portion of assessed working turnover in digital mode.  
(d) Limit should be limited to 30% Aggregate of the digital and non digital transactions. (e) All of the above.

# CANARA BANK OFFICERS' ASSOCIATION

## Suggested MCQ's - Tech products



**127. For Unlocking / Activation of Net Banking the following methods can be used (504/2017)**

(a) PAN No./ Passport No. (b) Aadhar No. (c) Debit Card details (d) Any of the above (e) All of the above.

**128. To avail cashback facility under Canara Rewards program the minimum points accrued (505/2017).**

(a) 1000 (b) 500 (c) 200 (d) 100 (e) No such threshold limit.

**129. The following types of Customers can self register for Internet Banking. (524/2017)**

(a) Individual (b) Proprietorship (c) Both (a) and (b) (d) Partnership (e) Both (c) and (d).

**130. Retail Banking Customers can switch on / off Financial Transaction facility in Net Banking through (534/2017)**

(a) M-serve (b) E-info Book (c) Mobile Banking (d) Net Banking (e) All of the above

**131. Cash recyclers (543/2017)**

(a) Capacity to accept upto 300 notes in one go. (b) The maximum amount per transaction Rs. 6.00 lacs  
(c) Maximum amount per transaction Rs.49,900/ if PAN not updated in CBS. (d) Sorting of the notes will be done by the machine. (e) All of the above

**132. Transaction password of Net banking Corporate customers can be reset through: (575/2017)**

(a) Self (b) Through Branch Net Admin (c) Preprinted transaction Password kit (d) Both (b) and (c) (e) Giving mail to IB group HO.

**133. VISA Checkout payment solutions. (29/2018)**

(a) AFA- Additional Factor authentication (OTP) eliminated.  
(b) Payment and shipping information not required everytime for online purchase  
(c) For payments upto Rs. 2000/-  
(d) One time registration for the facility required  
(e) All of the above.

**134. Which mobile application of our Bank was dispensed with during 2017-18 ? (21/2018)**

(a) e-wallet (b) Wallet money (c) Money wallet (d) M-wallet (e) None of the above