

Policies of the Bank 2022-23 Test 1 MCQs

Debit Card Policy 418/22

1. The card number printed in debit card is a) 16 digit numeric b) 16 digit alpha numeric c) 12 digit numeric d) 10 digit numeric a
2. What is BIN in debit card number? The first 6 digits refers to BIN ie Bank Identification Number
3. The maximum character for card holders name printed in debit card is a) 15 b) 19 c) 20 d) Full name of the card holder will be printed irrespective of number of character. a
4. Canara Bank debit card will be issued to 1) SB accounts 2) CA accounts 3) OD Accounts 4) OCC accounts 5) PMJDY Accounts a) 1 to 5 all b) 1,2,3 & 5 only c) 1 & 2 only d) 1, 2 & 3 only e) 1,2,& 5 only e
5. Who is ineligible to get a debit card? A) Employees under Suspension b) NRIs c) Accounts of all minors except Minor Students who are aged 10 years and above d) Mandate Holder e) Illiterates c
6. The present EMV certification is valid till which date? A) 5 years from the date of card b) 31st Dec 2028 c) 10 years from the date of card d) None of these b
7. The undelivered personalised debit cards sent to customers address will be returned to the branch in which the customer is maintaining the account. True or False False Respective CPH mapped to the customers branch.
8. Personalised debit cards undelivered for more than --- months are to be destroyed. A) 3 months b) 1 month c) 6 months d) At the time of Regular Inspection of the branch a
9. Auto renewal of debits cards will be done for customers who used the card a) atleast once for financial transaction in the last one year b) atleast once for either financial or non financial transactions in the last one year c) whose average balance in SB is Rs 10,000 and above d) who opts for renewal of the card a
10. Since renewals of personalised debit cards are automated, branch should inform Digital banking Services Wing --- month prior to the date of expiry of the validity period of the card duly mentioning the valid card number in case the card is not be renewed..a) one b) 2 c) 3 d) No such facility a
11. In terms of Reserve Bank of India guidelines, the wrongful Debit in the customer's account on account of ATM failed transactions shall be reversed

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within T+--- days from the date of transaction a) 5 days b) 5 working days c) 7 days d) 7 working days e) 10 days wef 1.4.2022 a

12. Customer is entitled for a compensation of Rs 100 per day if the failed transaction is not credited within T + 5 days provided he lodges the complaint with the card issuing bank within --- days from the date of such transaction. a) 5 b) 7 c) 30 d) 60 e) No such limit Ans c
13. A monthly statistical report (monthly last day) has to be submitted by the bank to RBI with details of cards issued, usage at ATMs/POs, number and amount of transactions on or before --- of the succeeding month. a) 7th b) 10th c) 5th d) No such report
14. Which is not correct with regard to debit cards as per HO Cir 728/22? A) ATM cash withdrawal: Any number of transactions with a per day per card limit of Rs.75,000/- for Classic Debit card and Rs.1,00,000/- for Platinum/ Business, Select debit Cards. b) Purchases at Merchant locations through POS/ Bharat QR / Internet: Any number of transactions per day per card subject to a maximum of Rs.2,00,000/- for Classic Cards and Rs.5,00,000/- for Platinum/ Business/ Select debit cards c) The cash withdrawal shall be in multiples of Rs. 100/- only. D) For all types of cards contact less transactions are allowed upto Rs 5000 per occasion and 5 transactions per day is permitted e) None of these e
15. Which is NOT correct with regard to Cash Withdrawal through debit cards from the Point of Sale Terminals of identified MEs? A) Min amount of withdrawal is Rs 100 and thereafter in multiples of Rs 100 b) Max Rs 1000 per day per debit card in Tier I and Tier II Cities c) Max Rs 2000 per day per debit card in other Cities d) Charges are 1% of the transaction amount with applicable taxes and it will be by debit of card holders account. e) None of these e all are correct
16. Within how much time the card holder has to key in the PIN when ATM displays the message "Enter Your PIN No" a) 5 seconds b) 10 Seconds c) 15 Seconds d) 60 seconds c
17. What is the maximum cash withdrawal permitted per day from other Banks ATM? 1) Rs 10,000 without OTP 2) Upto Rs 40,000 with OTP c) Rs 10,000 d) None of these c
18. Whose permission to be obtained for issuing debit cards to entities like Partnership, Public and Private limited companies, Trust, Clubs & Associations, Local Bodies etc a) Branch Head b) RO head c) Circle Head d) Head Office Digital banking Wing e) Debit cards can not be issued to entities. C
19. As per HO Circular 77/2022 annual fee for different variants of debit cards revised wef 15.3.2022. For which variant there is no change in annual fee. a) Classic/Standard b) Platinum c) Business d) Select Ans d (PPT)

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20. Which is **not** relevant with regard to Green Pin/Forget Pin Option through ATM for **debit cards**? A) Insert the Debit Card & opt for GREEN PIN/FORGOT PIN option on ATM screen b) Key in the CBS Account Number ((Primary account number in the case of multiple accounts linked to the Card). C. Key in the Registered Mobile number (10 digits). d. Key in the OTP received in Registered Mobile number (OTP is valid for 4 minutes) C 246/2021
21. For Green Pin/Forget pin option through ATM in respect of **credit cards** instead of CBS account the input required by the customer is ---- Date of birth of card holder. 246/2021
22. In respect of first time usage of debit card successful GREEN PIN generation (at ATM/ Internet Banking/ Mobile Banking) will be construed as a PIN based transactions and separate mandatorily PIN based transaction is not required for usage on other channels (like e-commerce/ contactless/ international transactions. True / False True 246/2021
23. As per HO Cir 301/2021 existing customers of Canara Bank can also apply for debit card through banks on line portal www.canarabank.com. Which is **Not** relevant to this facility 1) After validation through account number PAN/aadhar the OTP received to the registered mobile to be keyed in by the customer. 2). Customer can feed his Card delivery address at the Mailing Address screen which can be different that of the address registered in CBS. 3). Customer can select card type 4) Customer Can Type the name to be printed on Card.(Max 19 Characters). A)2 b) 3 c) 4 d) 2 to 4 all e) None of these e all are relevant
24. Which is **Not** Correct with regard to Canara Rewards Scheme in Platinum debit card variant a)one reward point for every successful non cash transactions of Rs 200 b) One reward point is equivalent to 0.50 paise c)Reward points aged more than 12 months will be forfeited d) All are correct b 0.25 paise
25. Which is **not** a source available to the customer for hotlisting debit card? A) Toll Free number 1800 425 0018 b) Mobile banking c) Net Banking d) ATM d
26. Any dispute with regard to a transaction to be reported to the card issuing branch within – days from the date of transaction a) 5 days b) 7 days c) 30 days d) None of theses Ans 5
27. A written complaint to be given to the bank within how days with regard to stolen or lost Card within a week.
28. Charges for hot listing a card is Rs --- and it will be collected whether the customer needs a new card or not Ans Rs 150
29. Annual Fee for Platinum debit card is a) Rs 125, b) Rs 250, c) Rs 300 d) Rs 1000 A (PPT)

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30. A debit card is not able to be used due to wear and tear. The cost for replacement of the card is a) Rs 50 for all variants other than for Classic/Standard Card. B) For classic and Standard no charges b) Rs 150 for all Variants c) Rs 50 for all variants d) Banks Cost Ans a (PPT)
31. Charges for regeneration of Green Pin for all variants is Rs ---- Ans 50 (PPT)
32. Which is **not** correct with regard to transactions which are free for canara bank customers using Canara Bank debit card in Canara bank ATM in a month (both financial and Non financial) a) Staff 10 b) Sr Citizen customers 8 c) Other customers 6 d) NRI customers 5 Ans d (PPT)
33. The debit cardholder shall undertake to furnish to the issuer, changes, if any in respect of any information furnished in the debit card Application form within --- days from the date of occurrence of such changes. Ans 7
34. When our card holders uses other bank ATMs in metro or non metro Centres, from first transaction itself (either financial or non financial) in a month our bank will be charged Rs --- for Financial and Rs --- for Non Financial Transactions as inter change fee wef 1.8.21 Rs 17 and Rs 6 (PPT)

ATM Policy 218/2022

1. ---- machine is a self-service terminal which acts as Cash Dispenser as well as Cash acceptor. A) ATM b) Cash Recyclers c) Cash Dispenser d) Cash Deposit Machine b
2. ATMs installed in a radius of ---- metres from branch premises shall be treated as deemed on-site ATM. a) 500 b) 10 c) 100 d) 250 a
3. Under ----- Model ATM, ownership (leasehold/freehold) of ATMs & other related peripherals and the maintenance of the site will remain with the Bank. ATM Managed Services may be outsourced. CAPEX (OPEX or Brown Lable)
4. ATMs which are not owned by banks but by private ATM service provider is called ---- White label ATM.
5. As per the RBI directives, ---- of the new ATMs are to be provided with Braille key pad. A) One third b) 50% c) 25% d) No such guidelines a (In our bank all new ATMs have this facility)
6. Up to --- Pieces of Notes in Diebold and 40 Pieces in NCR machines will be dispensed in one transaction. 50

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7. One Time Password [OTP] based cash withdrawal at our ATMs for a per day limit of ----- introduced. A) above Rs 10,000 b) Rs 10,000 and above c) Rs 5000 and above d) Rs 20,000 and above **a**
8. Which is irrelevant with regard to Fast Cash Menu? A) 500 b) 1000, c) 3000, d) 10,000 e) 15000 **c 500,1000,2000,4000,5000,10,000 & 15000**
9. What is the Remote On us Transaction in ATM? a) Our Bank customer using other bank ATM b) Other bank customer using our Bank ATM c) Our bank customer using our bank ATM d) None of these **Ans a**
10. What is charges to be levied to customers for all declined transactions due to insufficient funds in customers accounts both remote on us Transaction as well as On us transaction? **Rs 20 plus GST**
11. RBI vide its notification dated 10th Jun 2021 revised charges with regard to usage of ATM. Which one of the following **does not** find a place in the notification? a) Interchange fee increased from Rs 15 to Rs 17 per financial transaction wef 1.8.2021 b) Interchange fee increased from Rs 5 to Rs 6 for non financial transaction wef 1.8.2021 c) When customers use other bank ATM first 3 transactions are free in a metro centre and 5 transactions in non metro centres. Beyond this maximum charges banks can charge Rs 21 per transaction wef 1.1.2022 d) Customers can use their own bank ATM and if the number of transactions is more than 5 in a month irrespective of the location of ATM banks can charge Rs 21 per transaction wef 1.1.2022 **e) None of these**
12. What is the charges for a non financial transaction beyond 10 transactions in a month for staff members for ON US transactions ? a) Rs 10 b) Rs 20 **c) Rs 5** d) All transactions are free for staff members
13. One of Canara bank Staff member is using for the first time his debit card in another bank ATM in the month of September 2022 to verify his balance. What is the charge Canara bank to pay to the other bank for this transaction? a) Nil b) Rs 10 c) Rs 5 d) Rs 6 e) None of these **d**
14. Customers can View / print last --- transactions of the operative account selected in ATM. a) 5 b) 10 c) 15 d) 20 **b**
15. Payment of Electricity bills of --- & --- can be done through our ATMs. Reliance Infrastructure & TANGEDCO
16. Funds can be transferred (IMPS) upto Rs.50,000/= per day subject to a maximum of Rs ----- per month through ATM to inter/intra bank accounts with the input of MMID and Mobile number of the beneficiary. Rs 2.50 lac
17. The facility for cheque book request through ATM is available for 1) SB customers 2) CA customers 4) OD customers d) No such facility a) 1 to 3 b) 1 & 2 c) 1 d) 2 e) d **c**

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18. E-donations through ATMs is enabled by selecting the required option under other services. A minimum of Rs --- to a maximum of Rs----/- can be made. 100 and 50,000
19. ATM site should have a minimum floor area of --- to --- sq ft 70 to 100
20. The ATMs should have ---% of the average disbursement and loading of any excess cash should be avoided. A) 100% b) 110% c) 150% d) 200% b
21. Cash-out in any ATM / Cash Recycler for more than 10 hours in a month will attract a flat penalty of Rs.10000/- per ATM per month as per RBI guidelines. This has come into force wef ---- 1.10.2021
22. Circle to ensure surprise verification of cash at outsourced ATMs at least once in --- months 3
23. Any shortage of cash at the outsourced ATM has to be replenished by the vendor within a) 1 day b) Immediately c) 5 days d) 7 days d
24. Surprise verification of Cash at ATM maintained the branch by Chief Manger of a VLB to be done once in a) 3 months b) 6 months c) in a month d) Chief Mangers need not verify b once in a month by manager IN ELB by manager once in a month and by SM once in 6 months
25. Cassettes in the ATM can be configured for any denominations from Rs ---- to Rs ----- currency as per the requirement of particular ATM locations. 10 to Rs 2000
26. In very remote areas where the average transaction size is less than Rs --- Circle may take up with the vendor for configuration of lower denomination of Rs 10/-, Rs 20/-, Rs 50/- and Rs 100/- 5000
27. Cash Recycles has a capacity of holding up to --- currency notes 17,300
28. At present CRs will accept notes of denomication of Rs ----. 100/-, Rs200/-, Rs.500/- and Rs.2,000/-
29. It will accept up to a maximum of --- currency notes in one go. 300
30. The maximum amount per transaction that can be deposited by a customer through the machine is: Rs.---- 6,00,000
31. If PAN is not updated the maximum amount that can be deposited is Rs 49,999. True or False F 49,900

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32. For Cash low ATMs – Whenever cash level in the ATM goes below Rs ---, an automated SMS/E-mail will be generated and sent across to Branch-in-charge. 1,00,000
33. Alerts will be triggered with a time interval of -- hrs, starts from 8.00 AM to 6.00 PM on all working days. Such alerts will be repetitive until cash level is increased sufficiently. 2 hours
34. VSS cameras fitted in ATM. Expand VSS. Video Surveillance Systems
35. Branch to Copy the images/data of the CCTV and VSS in ATMs on to a removable media- USB hard disk, once in a month, (on the --- of every month) for any verification or settle disputes, provide proof of use of ATM etc., to appropriate authorities 20th
36. The images of the disputed transactions are to be preserved till the final settlement or --- days whichever is later. 90
37. Based on the Business potential and historical performance of existing ATM, 2nd ATM may be installed in the SAME LOBBY where the average transactions for the last 2 months are above --- 250
38. ATMs which are more than --- years old can be taken up for replacement 7
39. Who is empowered to enhance/modify cash limit for withdrawal through ATM MD&CEO
40. The Reserve Bank of India (RBI) has extended the timeline for banks to use lockable cassettes, which could be swapped at the time of cash replenishment, in their ATMs to a) March 31, 2023. b) 31st Dec 2022 c) 30th June 2023 d) 31st March 2022 a

Internet Banking Policy 192/22

1. By default the user ID in Internet banking is ----- .Customer ID
2. Creation of Userid in internet banking should be of minimum --- and maximum --- characters a) 6 & 20 b) 7 & 20 c) 5 & 15 d) None of these a
3. User id should mandatorily contain one of the following as first and last char: 1) Uppercase alphabets 2) Lowercase alphabets 3) Numeric characters 4) Special character a) 1 to 4 all b) 1 to 3 all c) 1 only d) None of these b
4. User Id can contain --- repetitions 6

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5. In net banking login and transaction passwords should be of minimum --- to maximum --- characters, with a mix of at least one uppercase, one lowercase and one number. 8 & 12
6. The web site owned by canara Bank to offer net banking facility is --- www.canarabank.com
7. In case of Retail Customers created through Branch channel for net banking, customers will receive User Id and login password through SMS to their registered mobile number updated in CBS. The default password sent to the registered mobile number is valid only for ----hours. A)48 b)4 c) 24 D)12 a
8. User-id will be locked in net banking if the user has not logged-in for a period of --- months continuously from the time of last log-in. a) 12 b) 6 c)3 d) 2 b
9. In Internet banking system allows only --- unsuccessful attempts for the customer to login a) 2 b) 3 c) 5 d) None of these b
10. Which one of the following can **not** be done through Internet banking. A)Funds transfer b) Hot listing of debit card c) Change in registered mobile number d)generation of form 16 c
11. Which one of the following is **NOT** an ineligible account for net banking? A) Joint accounts where operation condition is other than severally. B) Account/s of illiterate persons. C)Account/s under Court orders/Attachment orders. D) Dormant account/s & Frozen account/s e) Accounts of blind persons.. e
12. For which of the following accounts net banking facility is **not** available a) Minor Self Operated account b) Joint Stock companies c) HUF d)NRI e) None of these e
13. Maximum Funds transfer facility for retail customers for own account per day is --- No limit 494/2108
14. For third party funds transfer per day limit for retail customers by NEFT/RTGS is Rs --- lac and by IMPS it is Rs --- lac 10 lac and Rs 5 lac
15. For Corporate Customers Third party funds transfer per day limit is Rs --- lac and for bulk file transaction it is Rs --- Rs 200 lac and Rs 500 lac

Mobile Banking Policy 193/22

1. Canara All in One (mobile banking Super App was launched on 22nd July 2022. It contains more than 250 features in how many languages? 11 Spl Communication 130/22
2. Bank has introduced a campaign named --- from 1.8.2022 to 31.12.2022 for enrolment and activation of Mobile Banking, Credit Card, Point of Sales (PoS) and BHIM QR **Digital Tarang** 1.8.22 to 31.12.22 To enrol 82 lac customer for

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mobile banking and activation of 95% of this number. (Spl Communication 132/22)

3. In mobile banking the user session shall expire in case of inactivity from user for more than --- seconds a) 90 b)45 c)60 d)15 a
4. For mobile banking registration and activation, it is prerequisites for the customers to have an ----. A) Active debit card. B) Internet banking facility c) Active Credit Card d) None of these a
5. Expand IMPS – Immediate Payment Service
6. The daily upper ceiling per user/day/ shall be Rs. ---- for funds transfer under UPI. Rs 1,00,000
7. Limits for IPO/specified Merchants in UPIs Rs --- per txn per day. Rs 5 lac
8. The UPI application shall auto logout in case of inactivity of the user for more than --- seconds. 45
9. The Bank shall suspend the registration of BHIM UPI application of any user if the facility has not been accessed by the user for consecutive ---days or more. 180
10. The credential required to login to mobile application is ----. Passcode
11. Which is **not** correct with regard to ineligible accounts for mobile banking 1)Accounts of illiterate persons 2) accounts of minors 3) Accounts of Visually challenged persons 4)Corporate Accounts 5) Accounts of NRIs a) 1 to 5 all b) 1 to 4 all c) 4 only d) 5 only e None of these Ans d NRI eligible all others are ineligible
12. Mobile banking is available to Sole Prop accounts also. True or False True
13. What is the validity period of MPIN in mobile banking -- a) 1 year b) 12 months c) 6 monnth d)No validity period d
14. As per RBI guidelines all refunds under mobile banking to be settled by ---a) T+1 day b) T+5 days c) T+1 working day d) T+5 working days a
15. The passcode in mobile banking is – digit number a)5 b)4 c) 6 d) None of these a
16. Charges for funds transfer through IMPS upto Rs 5000 is ---- NIL 467/27 > 5,000 to 25,000 Rs 5, > 25,000 to 50,000 Rs 10 >, Rs 50,000 to Rs 1 lac > Rs 1 lac upto Rs 2 lac Rs 15

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