



Surprise Test - Modul...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



09:12

Submit

Q 3

Q 4

Q 5

Q 6

Q 7

Single Correct • 1 Mark • Negative Marking: No

C Revisit

The movement of funds between ICICI Bank accounts is called _____

OPTIONS

Funds Transfer

Outward return

Outward clearing

Inward clearing

< Save & Previous

Save & Next >





Surprise Test - Modul...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



08:35

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Transfer cheques are processed in the**OPTIONS****RPC****Clearing house****Branch****RBI****< Save & Previous**



Surprise Test - Modul...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



09:37

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

The minimum amount for RTGS transfer
is -----

OPTIONS

1 lakh

2 lakhs

5 lakhs

no minimum

Save & Next >





Surprise Test - Modul...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



09:26

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

The validity period of DD
is _____

OPTIONS

9 months

No validity period

6 months

3 months

< Save & Previous

Save & Next >





Surprise Test - Modul...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



08:48

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

C Revisit

The stationary for Demand draft & Purchase Order is different

OPTIONS

true

false

< Save & Previous

Save & Next >





Surprise Test - Module 6...



Saved : 9

Revisit : 0

Unsaved : 0

Total : 10



13:18

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

C Revisit

_____ of the draft can request for revalidation

OPTIONS

Purchaser

Anyone

Beneficiary

Purchaser / Beneficiary

< Save & Previous

Save & Next >





Surprise Test - Modul...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



09:33

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

----- of the draft can request for revalidation

OPTIONS

Purchaser

Anyone

Beneficiary

Purchaser / Beneficiary

< Save & Previous

Save & Next >





Surprise Test - Modul...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



08:44

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

Revisit

NEFT facility is offered to Savings account holders only

OPTIONS

true

false

< Save & Previous

Save & Next >





Surprise Test - Modul...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



09:04

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct • 1 Mark • Negative Marking: No

C Revisit

What is the number to be handed over to a customer as a confirmation of the RTGS processed?

OPTIONS

Cheque number

None of the above

Transaction number

UTR number

< Save & Previous

Save & Next >





Surprise Test - Modul...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



08:56

Submit

Q 5

Q 6

Q 7

Q 8

Q 9

Single Correct • Final Mark • Negative Marking: No

Revisit

In the ICICI Bank, concept of demand draft and pay order is merged and the same is known as the _____ demand drafts

OPTIONS

Centralized

None of the above

Funds transfer

Merged

< Save & Previous

Save & Next >



← TEST 2 BP MCQ



Saved : 9

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

In CTS clearing to secure the data and the images sent in outward clearingis being used

OPTIONS

Public Key Infrastructure

Principal key

Clearing House Interface

Confidential key

< Save & Previous



← TEST 2 BP MCQ



Saved : 9

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Principal keys are held by

OPTIONS

Joint custodians

Three custodians

Any custodians

One custodian

< Save & Previous

Save & Next >



← TEST 2 BP MCQ



Saved : 5

Revisit : 0

Unsaved : 0

Total : 10

00:00

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct • 1 Mark • Negative Marking: -0.33

Revisit

Second set of Principal Keys are deposited

OPTIONS

in the branch

with BM

with DBM

at Off-site location

Save & Previous

Save & Next



← TEST 2 BP MCQ



Saved : 9

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Locker will have

OPTIONS

Locker Master Key Only

Customer Key, Locker Master Key and Control Key

Customer Key only

Customer Key and Locker Master Key

Save & Previous

Save & Next



← TEST 2 BP MCQ



Saved : 5

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 3

Q 4

Q 5

Q 6

Q 7

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

The keys deposited at off-site are to be exchanged at least.....

OPTIONS

Twice in a year

Once in a month

Once in a year

Once in a week

< Save & Previous

Save & Next >



← TEST 2 BP MCQ



Saved : 4

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Mr. Ramesh has purchased a DD in favour of his friend Mr. Rajesh on 06-09-2022 and Mr. Rajesh presented and requested to credit to his account on 06-09-2023. Branch has returned the DD since.....

OPTIONS

DD Amount can not be credited to an Account

No confirmation from the Issuing branch

It is a stale DD

Branch is not authorised to pay the DDs

Save & Previous

Save & Next



← TEST 2 BP MCQ



Saved : 2

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

One of your customer wants to purchase a Demand Draft for Rs.100000. But he has forgotten to bring his cheque book. He knows his Account number. How you can help him?

OPTIONS

Pay order can be issued instead of Demand Draft

New cheque book may be issued

Demand Draft can be issued against Debit Authorisation

Demand Draft can not be issued without a cheque

Save & Previous

Save & Next





TEST 2 BP MCQ



Saved : 1

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Settlement of NEFT transactions happens in.....

OPTIONS

Instantly

Real Time

Batches

Immediately

< Save & Previous

Save & Next >



← TEST 2 BP MCQ



Saved : 0

Revisit : 0

Unsaved : 0

Total : 10

00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct • 1 Mark • Negative Marking: -0.33

Revisit

.....not a mandatory feature in CTS Cheque

OPTIONS

New Rupee Symbol

VOID pantagraph

UV logo

QR Code

Save & Next



← TEST 2 BP MCQ



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10

03:13

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

Revisit

In CTS clearing to secure the data and the images sent in outward clearingis being used

OPTIONS

Confidential key

Principal key

Clearing House Interface

Public Key Infrastructure

Save & Previous





TEST 2 BP MCQ



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



01:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Branch Main Door Keys are classified as.....

OPTIONS

Ordinary keys

Non Principal Keys

Important Keys

Principal Keys

< Save & Previous

Save & Next >





TEST 2 DB



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



03:27

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Iview enables us to

OPTIONS

Update Customer's mobile number

Open Instant Accounts

Book FD for customer

Service top SRs

< Save & Previous



TEST 2 ENGLISH



Saved : 3

Revisit : 0

Unsaved : 0

Total : 10

🕒 05:52

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct • 1 Mark • Negative Marking: -0.33

⟳ Revisit

Effective communication is _____% what we do
and _____% of what you feel about what you
know

OPTIONS

20 % and 80%

100% and 0%

50% and 50%

40% and 60%

Save & Next ➤



TEST 2 ENGLISH



Saved : 2

Revisit : 0

Unsaved : 0

Total : 10



05:14

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Ms. Sheela Dixit is a fresher and joined ICICI bank in September 2023. What are the important communication skills which will help Ms Sheela to develop as a good team player?

OPTIONS

Stakeholder holder satisfaction

All the options are correct

Negotiation skills

Motivation and moral development

< Save & Previous

Save & Next >



TEST 2 ENGLISH



Saved : 6

Revisit : 0

Unsaved : 0

Total : 10

04:06

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

Revisit

Ms. Sheela Dixit is a fresher and joined ICICI bank in September 2023. What are the important communication skills which will help Ms Sheela to develop as a good team player?

OPTIONS

Stakeholder holder satisfaction

Motivation and moral development

All the options are correct

Negotiation skills

Save & Previous

Save & Next

TEST 2 ENGLISH



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:24

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct · 1 Mark · Negative Marking: -0.33

C Revisit

How are verbal and non verbal communication skills classified as?

OPTIONS

50% verbal, 40% words, 10% tone

55% speed, 38% words , 7% gestures

50%- verbal communication, 50%- nonverbal

55% gestures, 38% tone , 7 % words

< Save & Previous

Save & Next >



TEST 2 ENGLISH



Saved : 9

Revisit : 1

Unsaved : 0

Total : 10



01:35

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: -0.33

Revisit

Effective communication is _____% what we do and _____% of what you feel about what you know

OPTIONS

100% and 0%

40% and 60%

50% and 50%

20 % and 80%

Save & Next



← TEST2 RBS ⓘ

Saved : 2

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Which of the following is a right of bank?

OPTIONS

Right to alter amount in a cheque

Right to refuse cash deposit

Right of set off

Right to disclose customer financial data

Save & Previous

Save & Next

TEST2 RBS



Saved : 4

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

The key components of branch revenue are….

OPTIONS

Interest on Deposits and fee-based income

Interest on Loans and Net incentive income

Interest from loans and interest paid on deposits

Net Incentive Income and fee-based income

< Save & Previous

Save & Next >

TEST2 RBS



Saved : 5

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct · 1 Mark · Negative Marking: -0.33

C Revisit

The key components of branch revenue are---.

OPTIONS

Interest from loans and interest paid on deposits

Net Incentive Income and fee-based income

Interest on Deposits and fee-based income

Interest on Loans and Net incentive income

Save & Next >

← TEST2 RBS



Saved : 9

Revisit : 0

Unsaved : 0

Total : 10



02:14

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct • 1 Mark • Negative Marking: -0.33

Revisit

While collecting initial deposit for opening a savings account, third party cheques from close relatives may be accepted up to an amount of

OPTIONS

INR 7 lacs

INR 3 lacs

INR 5 lacs

INR 10 lacs

Save & Previous

Save & Next

TEST2 RBS



Saved : 5

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct · 1 Mark · Negative Marking: -0.33

Revisit

While collecting initial deposit for opening a savings account, third party cheques from close relatives may be accepted up to an amount of

OPTIONS

INR 3 lacs

INR 5 lacs

INR 7 lacs

INR 10 lacs

Save & Previous

Save & Next

[Back](#)

Saved: 2

Revisit: 0

Unsaved: 0

Time Left: 07:09

[Submit](#)

Q1

Q2

Q3

Q4

Q5

Q6

Single Correct • 1 Marks • Negative Marking: -0.33



Which of these is not a Brand Attribute?

OPTIONS Variety Value Quality Pricing[Save & Previous](#)[Save & Next](#)

[Back](#)

Saved: 2

Revisit: 0

Unsaved: 0

Time Left: 06:28

[Submit](#)

Q1

Q2

Q3

Q4

Q5

Q6

Q7

Single Correct • 1 Marks • Negative Marking: -0.33

Revisit

Segmentation of the market basis the type of residence in which the customer lives is _____ segmentation

OPTIONS Psychographic Geographic Behavioural Demographic[Save & Previous](#)[Save & Next](#)



TEST 2 SRM



Saved : 1

Revisit : 0

Unsaved : 0

Total : 10



06:56

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: -0.33

Revisit

Salary Overdraft is part of which layer of STACK?

OPTIONS

Growth Layer

Payments Layer

Accounts Layer

Loan Layer

Save & Previous

Save & Next





TEST 2 SRM



Saved : 4

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 3

Q 4

Q 5

Q 6

Q 7

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Which of these is not a role of an RM?

OPTIONS

Mis-Sell to the Customer

Onboard Customers digitally

Acquire Affluent Customers

Provide best service

Save & Previous

Save & Next



← TEST 2 SRM



Saved : 2

Revisit : 0

Unsaved : 0

Total : 10

🕒 07:14

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: -0.33

⟳ Revisit

Salary Overdraft is part of which layer of STACK?

OPTIONS

Loan Layer

Accounts Layer

Growth Layer

Payments Layer

< Save & Previous

Save & Next >



[Back](#)

Saved: 8

Revisit: 0

Unsaved: 0

Time Left: 05:07

[Submit](#)

Q5

Q6

Q7

Q8

Q9

Q10

Single Correct • 1 Marks • Negative Marking: -0.33

[Revisit](#)

Which of these is a limitation of Market Segmentation?

OPTIONS

Helps in better understanding of the catchment

Reduces Cost

Maintenance of Stock and Storage Issues

Reduces Promotion and Distribution Costs

[Save & Previous](#)



TEST 2 SRM



Saved : 5

Revisit : 0

Unsaved : 0

Total : 10

04:28

Submit

Q 5

Q 6

Q 7

Q 8

Q 9

Single Correct • 1 Mark • Negative Marking: -0.33

Revisit

Salary Overdraft is part of which layer of STACK?

OPTIONS

Growth Layer

Payments Layer

Loan Layer

Accounts Layer

Save & Previous

Save & Next



TEST 2 SRM



Saved : 5

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Which of these is a limitation of Market Segmentation?

OPTIONS

Reduces Promotion and Distribution Costs

Maintenance of Stock and Storage Issues

Reduces Cost

Save & Previous

Save & Next



← TEST 2 SRM ⓘ

Saved : 6

Revisit : 0

Unsaved : 0

Total : 10

🕒 03:15

Submit

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Segmentation of the market basis the type of residence in which the customer lives is _____ segmentation

OPTIONS

Geographic

Psychographic

Demographic

Behavioural

< Save & Previous

Save & Next >

TEST 2 SRM



Saved : 9

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Which of these is a limitation of Market Segmentation?

OPTIONS

Helps in better understanding of the catchment

Reduces Cost

Reduces Promotion and Distribution Costs

Maintenance of Stock and Storage Issues

< Save & Previous



← TEST 2 SRM



Saved : 6

Revisit : 0

Unsaved : 0

Total : 10



03:08

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

Revisit

Affluent and Rising Affluent Customer Segments are those customers with an income range between _____

OPTIONS

Rs. 7 lakhs to Rs. 20 lakhs

Rs. 7 lakhs to Rs. 50 lakhs

Rs. 7.5 lakhs to Rs. 40 lakhs

Rs. 5 lakhs to Rs. 40 lakhs

Save & Previous

Save & Next

WA Business

4 messages from 3 chats

S

Review...

Unsaved : 0

Total : 10



03:18

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: -0.33

 Revisit**Which of these is a limitation of Market Segmentation?**

OPTIONS

Reduces Promotion and Distribution Costs**Maintenance of Stock and Storage Issues****Reduces Cost****Helps in better understanding of the catchment** Save & PreviousSave & Next 

←

TEST 2 SRM



Saved : 6

Revisit : 0

Unsaved : 0

Total : 10



03:23

Submit

Q 5

Q 6

Q /

Q g

Q 9

Single Correct • 1 Mark • Negative Marking: -0.33



What is NTB?

OPTIONS

NEW TO BUSINESS

New Transaction Brochure



Sous R. Boudjelben



Section 8: Next

← TEST 2 SRM ⓘ

Saved : 9

Revisit : 0

Unsaved : 0

Total : 10

🕒 02:19

Submit

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct • 1 Mark • Negative Marking: -0.33

⟳ Revisit

What is NTB?

OPTIONS

New to Bank

Next to Bank

New to Business

New Transaction Brochure

< Save & Previous

Save & Next >





TEST 2 SRM



Saved : 8

Revisit : 0

Unsaved : 0

Total : 10



01:57

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Customer Loyalty can help in _____
market share

OPTIONS

Decreasing

Increasing

Maintaining the same level of

Spoiling

< Save & Previous

Save & Next >

TEST 2 SRM



Saved : 9

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 3

Q 4

Q 5

Q 6

Q 7

Single Correct • 1 Mark • Negative Marking: -0.33

C Revisit

Affluent and Rising Affluent Customer Segments are those customers with an income range between _____

OPTIONS

Rs. 7.5 lakhs to Rs. 40 lakhs

Rs. 5 lakhs to Rs. 40 lakhs

Rs. 7 lakhs to Rs. 20 lakhs

Rs. 7 lakhs to Rs. 50 lakhs

Save & Previous

Save & Next

← TEST 2 SRM



Saved : 9

Revisit : 0

Unsaved : 0

Total : 10



01:16

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: -0.33

Revisit

Affluent and Rising Affluent Income Segment
is commonly referred to as _____
Customers

OPTIONS

General Banking

Private Banking

Privilege Banking

Wealth Management

Save & Previous



BM/DBM

- Check the dormancy/inactive/ freeze status of the A/c in I-Core through the option HACLI or ACM
- Address proof as per KYC to be taken

OTHER METHODS

- Address change can be initiated through Biometric where no proof of address is required → The process will be initiated only when details of Aadhar, PAN, DOB and the registered mobile number matches with the details in i-core
- Other alternative method is to raise an SR on central OPS through I-VIEW, where proof of address is mandatory





Meera Murti 2 days ago

to angelmisti850, ...



QUERY DESK - CHANGE OF ADDRESS - PROCESS FLOW

AT BRANCH OTHER
METHODS

- Customer Request has to be placed for change of address and the same has to be signed by the customer as per MOP
- Checks:
 - Verify signature as per MOP using HACLI option
 - Accounts with Zero/Debit balance to be referred to BM/DBM
 - Check the dormancy/inactive/ freeze status of the A/c in I-Core through the option HACLI or ACM
 - Address proof as per KYC



← Surprise Test - Module 12 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



12:21

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct · 1 Mark · Negative Marking: No

C Revisit

Gold loan is called a OTC product because

OPTIONS

It can be processed and sanctioned at the branch only

it is a low interest product

it is very customer friendly

It is requires risk team approval

Save & Previous

Save & Next



← Surprise Test - Module 12 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



12:23

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct · 1 Mark · Negative Marking: No

C Revisit

Who among of the following profile is not eligible for Gold Loan

OPTIONS

NRI

Business Persons

Salaried Persons

Working Women

Save & Next ➤



← Surprise Test - Module 12 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



12:08

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct · 1 Mark · Negative Marking: No

⟳ Revisit

Under Gold Loan Scheme, the maximum weight of Gold Coints that can be accepted is

OPTIONS

10gms

5 gms

50 gms

100gms

< Save & Previous

Save & Next >

← Surprise Test - Module 12 - ...
 i

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



12:11

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct · 1 Mark · Negative Marking: No

C Revisit

What is the maximum GL amount that can be given under Overdraft scheme

OPTIONS

Rs 3 Lakhs

Rs 1 Lakh

Rs 5 Lakhs

Rs 50000

< Save & Previous

Save & Next >



21 people (1 in Uttar Pradesh West) vie..

Find out who

S

Rev...

Unsaved : 0

Total : 10

12:02

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct · 1 Mark · Negative Marking: No

C Revisit

What is the maximum number of GL accounts that a customer is allowed

OPTIONS

1

10

5

2

< Save & Previous



← Surprise Test - Module 12 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



12:18

Submit

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct · 1 Mark · Negative Marking: No

⟳ Revisit

The maximum age of customer up to which GL can be subsectioned

OPTIONS

70

18

55

60

< Save & Previous

Save & Next >



← Surprise Test - Module 12 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



12:14

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct · 1 Mark · Negative Marking: No

⟳ Revisit

The amount upto which Gold Loan for Agriculture Purpose is exempted from all charges:

OPTIONS

25000

30000

50000

100000

< Save & Previous

Save & Next >

← Surprise Test - Module 12 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



12:16

Submit

Q 3

Q 4

Q 5

Q 6

Q 7

Single Correct · 1 Mark · Negative Marking: No

C Revisit

What is the Maximum Tenure of Gold Loan

OPTIONS

2 years

12 months

6 months

3 years

< Save & Previous

Save & Next >



← Surprise Test - Module 12 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



12:12

Submit

Q 5

Q 6

Q 7

Q 8

Q 9

Single Correct · 1 Mark · Negative Marking: No

⟳ Revisit

Which is the most important document needed to close a GL

OPTIONS

Customer Copy of Sanction letter**Purchase bills****Reference Letter****Account statement**

< Save & Previous

Save & Next >



← Surprise Test - Module 12 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



12:20

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct · 1 Mark · Negative Marking: No

C Revisit

For what loan amount Field Verification is done before disbursal

OPTIONS

Rs 50000

None of these

Rs 3 Lakhs

Rs 10 Lakhs

< Save & Previous

Save & Next >



← Surprise Test - Module 8 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct · 1 Mark · Negative Marking: No

C Revisit

Revoking of stop payment of cheque is possible

OPTIONS

Yes

If it is paid

No

Maybe

< Save & Previous



← Surprise Test - Module 8 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct · 1 Mark · Negative Marking: No

C Revisit

----- is not an example of effective query handling

OPTIONS

Seeking feedback from customer

Seeking help from seniors

Listening attentively to customers

Rude behaviour with customer

< Save & Previous

Save & Next >



← Surprise Test - Module 8 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct · 1 Mark · Negative Marking: No

C Revisit

If the nominee is a minor, signature of
the _____ has to be taken

OPTIONS

Guardian

Account holder

Teacher

Minor

< Save & Previous

Save & Next >



← Surprise Test - Module 8 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 5

Q 6

Q 7

Q 8

Q 9

Single Correct · 1 Mark · Negative Marking: No

C Revisit

For an address change request, we need to raise

OPTIONS

Complaint

Escalation

Critical request

Service request

< Save & Previous

Save & Next >



← Surprise Test - Module 8 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct · 1 Mark · Negative Marking: No

C Revisit

Nomination form has to be signed by _____ account holders

OPTIONS

One

Any one

All

No need to sign

< Save & Previous

Save & Next >



← Surprise Test - Module 8 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 3

Q 4

Q 5

Q 6

Q 7

Single Correct · 1 Mark · Negative Marking: No

C Revisit

Account becomes inactive, if there is no customer induced transactions in the account for a period of _____

OPTIONS

13 months

15 months

16 months

12 months

< Save & Previous

Save & Next >



← Surprise Test - Module 8 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct · 1 Mark · Negative Marking: No

C Revisit

Form used for making nomination at the time of account opening

OPTIONS

DA3

DA4

DA1

DA2

< Save & Previous

Save & Next >



← Surprise Test - Module 8 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct · 1 Mark · Negative Marking: No

C Revisit

Customer can avail a loan upto _____ of the fixed deposit

OPTIONS

0.5

0.9

0.7

1

< Save & Previous

Save & Next >



← Surprise Test - Module 8 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct · 1 Mark · Negative Marking: No

C Revisit

Customer contacting to enquire about earlier request or complaint, which is open and exceeded defined TAT is considered as

OPTIONS

Query

Request

escalation

Complaint

< Save & Previous

Save & Next >

← Surprise Test - Module 8 -...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct · 1 Mark · Negative Marking: No

C Revisit

Customer contacting for information on a product is an example of

OPTIONS

Complaint

Query

Escalation

Request

Save & Next ➤





Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



08:39

Submit

0 3

0 4

0 5

0 6

0 7

Single Correct • 1 Mark • Negative Marking: No

Revisit

If an account is opened online and if the balance exceeds Rs.1.00 lakh, _____ will be marked on the account.

OPTIONS

Partial freeze

No freeze

Current freeze

Total freeze

< Save & Previous

Save & Next >



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



08:35

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

Revisit

While opening the Account through online.....will complete video verification process

OPTIONS

BM

Phone banking officer

DBM

RH

< Save & Previous

Save & Next >



Saved : 7

Revisit : 0

Unsaved : 0

Total : 8



08:44

Submit

0 4

0 5

0 6

0 7

0 8

Single Correct • 1 Mark • Negative Marking: No

Revisit

Mr. Rakesh has opened an account through online mode. But the cumulative credits in the account exceeds Rs. 2.00 lakhs. The account will be marked as.....

OPTIONS

Total freeze

Partial freeze

Current freeze

Debit freeze

< Save & Previous

Save & Next >



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



08:28

Submit

①

②

③

④

⑤

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

Mr. Rajeev has shown interest in opening a Saving Account. But due to pandemic situation he is unable to visit the branch, even you cannot go to him. In this situation, the account can be opened.....

OPTIONS

Through TAB Banking

Online

Through physical application

Account can not be opened

Save & Next >



Surprise Test - Module 9 -...



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8

08:33

Submit

0 1

0 2

0 3

0 4

0 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

While opening the Account, Data upload and activation of account is done by.....

OPTIONS

DUU

RMR

CPC

CMR

< Save & Previous

Save & Next >



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



08:37

Submit

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct • 1 Mark • Negative Marking: No

Revisit

Important Functions of RPC are.....

OPTIONS

Cash Handling

Account Opening, Account Maintenance and Clearing

Auditing the branches

Not supporting the branches

< Save & Previous

Save & Next >

← Surprise Test - Module 9 - ... ⓘ

Saved : 7

Revisit : 0

Unsaved : 0

Total : 8



08:47

Submit

0 4

0 5

0 6

0 7

0 8

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

While opening the Account through TAB,
KYC documents are further checked at RPC
by.....

OPTIONS

VDU

Branch

DUU

Regional office

< Save & Previous

← Surprise Test - Module 9 - ... ⓘ

Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



08:41

Submit

0 4

0 5

0 6

0 7

0 8

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

When the branch is not supported by RPC,
the clearing activity is handled by.....

OPTIONS

The Regional office

The Head office

The Branch

The Corporate office

< Save & Previous

Save & Next >



Surprise Test - Module...



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



09:12

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

While opening the Account, Data upload and activation of account is done by.....

OPTIONS

DVU

RMR

CPC

CMR

Save & Next >





Surprise Test - Module...



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



09:16

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Important Functions of RPC are.....

OPTIONS

Cash Handling

Account Opening, Account Maintenance and Clearing

Auditing the branches

Not supporting the branches

< Save & Previous

Save & Next >





Surprise Test - Module...



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8

09:21

Submit

Q 3

Q 4

Q 5

Q 6

Q 7

Single Correct • 1 Mark • Negative Marking: No

Revisit

While opening the Account through online.....will complete video verification process

OPTIONS

BM

Phone banking officer

DBM

RH

Save & Previous

Save & Next





Surprise Test - Module...



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



09:35

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct • 1 Mark • Negative Marking: No

C Revisit

While opening the Account through TAB,
KYC documents are further checked at RPC
by.....

OPTIONS

VDU

Branch

DVU

Regional office

< Save & Previous





Surprise Test - Module...



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



09:26

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Mr. Rajeev has shown interest in opening a Saving Account. But due to pandemic situation he is unable to visit the branch, even you cannot go to him. In this situation, the account can be opened.....

OPTIONS

Through TAB Banking

Online

Through physical application

Account can not be opened

< Save & Previous

Save & Next >





Surprise Test - Module...



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



09:19

Submit

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Mr. Rakesh has opened an account through online mode. But the cumulative credits in the account exceeds Rs. 2.00 lakhs. The account will be marked as.....

OPTIONS

Total freeze

Partial freeze

Current freeze

Debit freeze

< Save & Previous

Save & Next >





Surprise Test - Module...



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



09:23

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct • 1 Mark • Negative Marking: No

C Revisit

If an account is opened online and if the balance exceeds Rs.1.00 lakh, _____ will be marked on the account

OPTIONS

Partial freeze

No freeze

Current freeze

Total freeze

< Save & Previous

Save & Next >





Surprise Test - Module...



Saved : 8

Revisit : 0

Unsaved : 0

Total : 8



09:14

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

When the branch is not supported by RPC, the clearing activity is handled by.....

OPTIONS

The Regional office

The Head office

The Branch

The Corporate office

< Save & Previous

Save & Next >



← Surprise Test - Module 10 - Quality of Service



Saved : 10
Revisit : 0
Unsaved : 0
Total : 10

🕒 07:25

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

.....are unhappy customers who can damage the image of the bank

OPTIONS

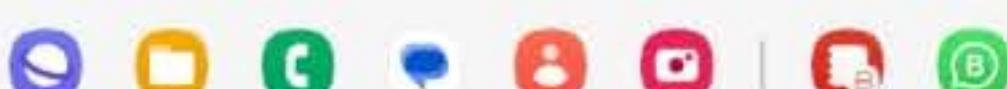
Enablers

Detractors

Passives

Promoters

Save & Next ➤



← Surprise Test - Module 10 - Quality of Service



Saved : 10
Revisit : 0
Unsaved : 0
Total : 10

🕒 07:43

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct • 1 Mark • Negative Marking: No

C Revisit

.....is not a service parameter

OPTIONS

Quality,TAT,CR

Not attending to customer's call

Rework, FOCUS

NPS

< Save & Previous

Save & Next >



← Surprise Test - Module 10 - Quality of Service



Saved : 10
Revisit : 0
Unsaved : 0
Total : 10

🕒 07:53

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Rework results in.....

OPTIONS

Customer claims

All the above

Delay in execution

Additional cost to bank

< Save & Previous

Save & Next >



← Surprise Test - Module 10 - Quality of Service



Saved : 10
Revisit : 0
Unsaved : 0
Total : 10

🕒 07:56

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

C Revisit

.....stands for Feedback on customer service

OPTIONS

FOCUS

REWORK

QUALITY

DO IT NOW

< Save & Previous



← Surprise Test - Module 10 - Quality of Service



Saved : 10
Revisit : 0
Unsaved : 0
Total : 10

🕒 07:51

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Which of the following is NOT a financial request under DoITNow?

OPTIONS

NEFT

Cash Deposits

Trade Requests

RTGS

< Save & Previous

Save & Next >



← Surprise Test - Module 10 - Quality of Service



Saved : 10
Revisit : 0
Unsaved : 0
Total : 10

🕒 07:45

Submit

Q 5

Q 6

Q 7

Q 8

Q 9

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

.....is a benefit of DoltNow

OPTIONS

Eliminates customer's anxiety

All the above

Maximise the benefits of the inbuilt system controls

Minimal chances of complaint and rework

< Save & Previous

Save & Next >



← Surprise Test - Module 10 - Quality of Service



Saved : 10
Revisit : 0
Unsaved : 0
Total : 10

🕒 07:31

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

.....is not an element of powerful service approach

OPTIONS

Keeping the file pending

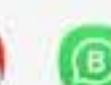
Build relationship, Find solutions and Let's do it now

Passion, Ownership, Empathis

What when and why

< Save & Previous

Save & Next >



← Surprise Test - Module 10 - Quality of Service



Saved : 10
Revisit : 0
Unsaved : 0
Total : 10

🕒 07:36

Submit

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Which is not considered as Pillar of the bank

OPTIONS

Achieving the target

Customer Service

Value through sales

Product Innovation

< Save & Previous

Save & Next >



← Surprise Test - Module 10 - Quality of Service



Saved : 10
Revisit : 0
Unsaved : 0
Total : 10

🕒 07:34

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

↻ Revisit

What do companies with High Net Promoter Score have in common

OPTIONS

Simple Reliable service

Unique and innovative product

Fast and quality service

All the above

< Save & Previous

Save & Next >



← Surprise Test - Module 10 - Quality of Service



Saved : 10
Revisit : 0
Unsaved : 0
Total : 10

🕒 07:41

Submit

Q 3

Q 4

Q 5

Q 6

Q 7

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Net Promoter Score (NPS) is.....

OPTIONS

Promoters-Detractors

Promoters+Detractors

Promoters+Passives

Passives-Detractors

< Save & Previous

Save & Next >



Surprise Test - Module...

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Neena is preparing a presentation on a complex topic. What can she do to keep the presentation audience-centric?

OPTIONS

Neena assumes what the audience wants to hear and prepares accordingly

Neena prepares the topic with a lot of data , facts, visuals, audio etc

Neena starts the presentation with audience questions.

Neena researches the audience's demographics, needs, motivations and characteristics

Screenshot has been saved to Pictures/
Screenshot

Save & Next ➤





Surprise Test - Module...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Help Prem choose an appropriate technique to start his speech on the importance of saving money.

OPTIONS

Using jargons

Using relevant quotes

Using a PPT

Giving out brochures

Screenshot has been saved to Pictures/
Screenshot

< Save & Previous

Save & Next >

Surprise Test - Module...

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Which of the following is a positive facial expression?

OPTIONS

Nodding while listening

Staring

Looking Somewhere else

Wrinkled forehead

Screenshot has been saved to Pictures/
Screenshot

< Save & Previous

Save & Next >

Surprise Test - Module...

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Where should Neena look while presenting?

OPTIONS

Randomly sweeping her eyes across the room at regular intervals

Stare at random people in the audience

At notes so that she get the info correct

At the board -- that's where the audience is looking

< Save & Previous

Save & Next >



Surprise Test - Module...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 3

Q 4

Q 5

Q 6

Q 7

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Which of these must be avoided in a group discussion?

OPTIONS

Speaking fast

Asking questions

Speaking facts

Speaking with clarity

< Save & Previous

Save & Next >

Surprise Test - Module...

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 5

Q 6

Q 7

Q 8

Q 9

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Which of these qualities are important in a group discussion?

OPTIONS

Aggressiveness

Hostility

Ignorance

Assertiveness

Screenshot has been saved to Pictures/
Screenshot

< Save & Previous

Save & Next >

Surprise Test - Module...

Saved : 9
Revisit : 0
Unsaved : 0
Total : 10

00:00

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

Revisit

Which of the following will NOT help you to be more persuasive?

OPTIONS

Mirror body language and tone

Talk about your own interests and goals

Use words that the other person agrees with

Explain the rationale and help the customer understand

Save & Previous





Surprise Test - Module...



Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Single Correct • 1 Mark • Negative Marking: No

C Revisit

What advise will you give Prem to organize his thoughts before a speech?

OPTIONS

Minding maps

Mind excels

Mind mapping

Mind logs

Screenshot has been saved to Pictures/
Screenshot

< Save & Previous

Save & Next >

Surprise Test - Module...

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct • 1 Mark • Negative Marking: No

C Revisit

You're giving someone verbal feedback about some work they have completed that isn't up to standard. What should you do?

OPTIONS

Criticise them for their poor work

Point out everything that they did wrong

Suggest where improvements can be made and agree on a plan

Base your feedback on what you have heard from others

Screenshot has been saved to Pictures/
Screenshot

< Save & Previous

Save & Next >

← Surprise Test - Module...



Saved : 9

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

C Revisit

James is worried that giving a memorized speech may be boring. What advice could you give him to make sure it isn't?

OPTIONS

Give the audience a copy of the speech text so they can follow along and notice if you make a mistake

Relax, breathe, and write the speech in language that is familiar

Focus only on getting the lines right and not on the audience's response to the speech

Give the speech as quickly as possible so that audience members will have to focus to keep up

Save & Previous

Save & Next

← Surprise Test - Module 14 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

Mr. Ahuja is having a 1200 Equity Shares of value Rs 45 Lakhs with him and he wants LAS, so we can provide maximum loan based on market value of shares up a percentage of

OPTIONS

30(Max of Rs 20 Lakhs)

20(Max of Rs 20 Lakhs)

80(Max of Rs 20 Lakhs)

50(Max of Rs 20 Lakhs)

Save & Next ➤



← Surprise Test - Module 14 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

C Revisit

ICICI Bank provides LAS against the securities which are in the approved list of

OPTIONS

ICICI Bank

SEBI

RBI

NSDL

< Save & Previous



← Surprise Test - Module 14 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

Minimum number of scripts to be Pledged in LAS is

OPTIONS

3

4

2

5

< Save & Previous

Save & Next >



← Surprise Test - Module 14 - ... i

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

5

Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

C Revisit

Kindly select the correct statement for LAS

OPTIONS

None of these

Customer need not have Demat account with ICICI bank

Demate account to be opened with ICICI bank only

Current account can be opened with other bank also

< Save & Previous

Save & Next >



← Surprise Test - Module 14 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 5

Q 6

Q 7

Q 8

Q 9

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

The type of Life Insurance policy ineligible for LAS among following is

OPTIONS

Money Back Plan

Policy from Private companies

Endowment policy

Keyman Policy

< Save & Previous

Save & Next >



← Surprise Test - Module 14 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10

🕒 00:00

Submit

Q 4

Q 5

Q 6

Q 7

Q 8

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

XYZ Company is having Equity Shares of Rs 50 lakhs , What is maximum loan amount for which XYZ Company is eligible under LAS

OPTIONS

Rs 20 lacs

Rs 10 lacs

Rs 50 lacs

Zero

< Save & Previous

Save & Next >



← Surprise Test - Module 14 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10

🕒 00:00

Submit

Q 3

Q 4

Q 5

Q 6

Q 7

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

The Type of Loan provided under LAS is

OPTIONS

Overdraft

Term Loan

Guarantee Loan

Basic Loan

< Save & Previous

Save & Next >



← Surprise Test - Module 14 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 2

Q 3

Q 4

Q 5

Q 6

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

The periodicity of settling the Interest for the LAS is

OPTIONS

Every Month

Every Year

Every Quarter

Every 6 months

< Save & Previous

Save & Next >



← Surprise Test - Module 14 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

Charge created for loan against insurance policies is called as

OPTIONS

Assignment

Hypothecation

Pledge

Surrender

< Save & Previous

Save & Next >



← Surprise Test - Module 14 - ... ⓘ

Saved : 10

Revisit : 0

Unsaved : 0

Total : 10



00:00

Submit

Q 1

Q 2

Q 3

Q 4

Q 5

Q

Single Correct • 1 Mark • Negative Marking: No

⟳ Revisit

The Upper limit for debt investment for LAS is

OPTIONS

30 lacs

50 lacs

20 lacs

no upper limit

< Save & Previous

Save & Next >





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Benefits

Features



per month upto 2 years.

- Free Baroda Connect (Internet Banking)
- Value added SMS Alert Facility: Allowed.
- POS, Bharat QR Code & BHIM QR Code: 50% of POS (one machine) monthly charges.
- 50% discount on issuance of Demand Draft / Bankers cheque.
- Demat Services: Waiver of 25% of annual custody charges to partners and directors.
- Processing charges: 100% waiver in case Car Loans are in the name of Partners and directors of the Company.
- Collection of outstation cheques by sending cheques physically through post - 50% of Normal collection charges.
- Credit Card: Complimentary credit card (free for first year) limited to two partners or two directors with free personal accidental insurance facility.



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FEATURES



Update ATMs number as per following

- As of December 31, 2017, the Bank's distribution network was at 4,734 branches and 12,333 ATMs across 2,672 cities
- Cash & Cheque Pick-ups and Cash Deliveries from your location
- Make unlimited local and anywhere cheque collection & payments at over 3,000 HDFC Bank locations Change to 2600+ locations

ELIGIBILITY



FEES & CHARGES



TERMS

CONDITIONS

APPLY ONLINE  ASK EVA



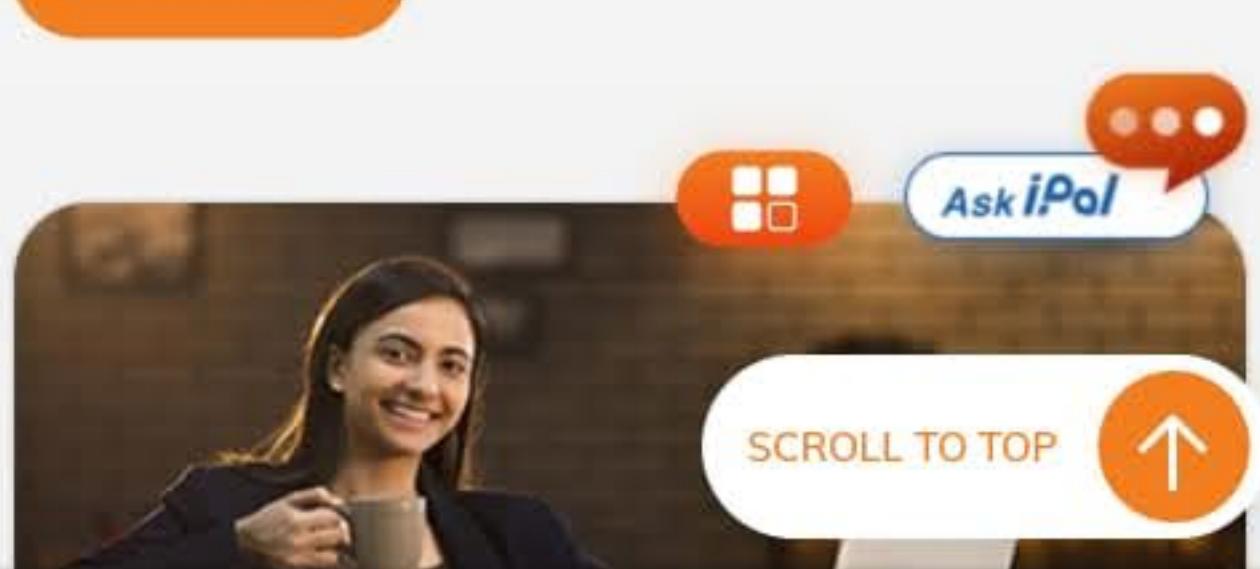
IStartup 2.0 Gold

Quarterly Average Balance (QAB)
requirement of Rs 1,00,000

Features and benefits:

- QAB waiver up to one year*
- Free 10 outward cheque returns per month
- Preferential pricing for trade transaction
- Free 150 branch transactions per month for every Rs 1 lakh of balance maintained
- Free 50 Immediate Payment Service (IMPS) transactions per month for every Rs 1 lakh of balance maintained
- Free Business Gold Debit Card
- Dynamic cash deposit, i.e. Anywhere free cash deposit of up to 10 times the maintained Monthly Average Balance (MAB) or Rs 2.5 crore, whichever is lower

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IStartup 2.0 Platinum

**Quarterly Average Balance (QAB)
requirement of Rs 5,00,000**

Features and benefits:

- QAB waiver up to one year*
- Unlimited outward cheque returns
- Preferential pricing for trade transaction
- Free 200 branch transactions per month for every Rs 1 lakh of balance maintained
- Unlimited Demand Drafts (DDs)/Pay Orders (POs)
- Free Business Gold Debit Card
- Free 100 Immediate Payment Service (IMPS) transactions per month for every Rs 1 lakh of balance maintained
- Dynamic cash deposit, i.e. Anywhere free cash deposit of up to 12 times the maintained Monthly Average Balance (MAB) or Rs 10 crore, whichever is lower

*Customer is transaction active (minimum amount of Rs 1,000 transaction value) on Corporate Internet Banking or iPlataform mobile application within 2 months of account opening.



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IStartup 2.0 Silver

Quarterly Average Balance (QAB) requirement of Rs 25,000.

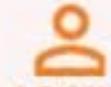
Features and benefits:

- QAB waiver up to one year*
- Free 2 outward cheque returns per month
- Free 100 branch transactions per month for every Rs 1 lakh of balance maintained
- Free Business Gold Debit Card
- Dynamic cash deposit, i.e. Anywhere free cash deposit of up to 10 times the maintained Monthly Average Balance (MAB) or Rs 1.2 crore, whichever is lower

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Eligibility

iStartup 2.0 can be opened within ten years from the date of incorporation of business.

You are eligible if you fall under any of the following categories and have businesses to run:

- Partnership Firms and Limited Liability Partnerships (LLPs)
- Private and Public Limited Companies and One Person Companies (OPCs)

[Click Here](#) for Documentation required for opening Current Account

USEFUL LINKS



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deposit.

- Services required by startups such as logistics, public relations, and digital marketing are provided to account holders at a discounted rate.
- The bank also provides account holders with special rates on forex cards and connections to customers, peers, and investors.
- Account holders can use the bank's services to make bulk payments to vendors and employee salaries.
- The bank provides its collection facilities at discounted rates for its Smart Up Solutions for Startups current account holders.
- Account holders can avail the bank's eCMS facilities and make electronic transfers in real time.

HDFC Bank provides its current account holders with a number of privileges and benefits. These benefits combined with the bank's superior customer service makes the account ideal for individuals who are starting new business



+ Disclaimer

GST of 18% is applicable on all banking products

Max, on the other hand, provides account holders with free cash deposits up to 12 times the account's monthly average balance or up to 60 free transactions a month.

- SmartUp Alpha account holders receive a Platinum debit card on opening their account. The account holder is eligible to receive Re.1 cash back on every Rs.100 spent on their debit card. SmartUp max account holders receive 10% discounts on purchases made on their Times Debit card. Additionally, they also earn 2 points on every Rs.150 spent on their debit card.
- Account holders have the benefit of receiving a credit limit of 75% of the value of their fixed deposit.
- Services required by startups such as logistics, public relations, and digital marketing are provided to account holders at a discounted rate.
- The bank also provides account holders with special rates on forex cards and connects to customers, peers, and investors.
- Account holders can use the bank's services to make bulk payments to vendors and employee salaries.

with the intention of catering to individuals who need assistance with their startups.

Features and benefits

The following are the features and benefits of the Smart Up Solutions for Startups current account:

- Account holders have the choice of opting for one of two variants of this account: the SmartUp Alpha and the SmartUp Max. The SmartUp Max is the one that is usually preferred by customers.
- The SmartUp Alpha gives account holders the benefit of free cash deposits up to 12 times the account's monthly average balance or up to 25 free transactions a month. The SmartUp Max, on the other hand, provides account holders with free cash deposits up to 12 times the account's monthly average balance or up to 60 free transactions a month.
- SmartUp Alpha account holders receive a Platinum debit card on opening their account. The account holder is eligible to receive Re.1 cash back on every Rs.100 spent on their debit card. SmartUp max account holders

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Baroda Start-up Current Account : Benefits

- No charges for NEFT/ RTGS/IMPS transactions up to 2 years.
- Auto and Reverse Sweep facility enabling Current account holder to earn interest.
- Monthly statements: Two times in a month free of charge.
- Balance Certificate: Free.
- Folio Charges: Free.
- Signature verification: Free.
- Cheque book: 200 cheque leaves are free per month upto 2 years.
- Free Baroda Connect (Internet Banking)
- Value added SMS Alert Facility: Allowed.
- POS, Bharat QR Code & BHIM QR Code: 50%



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Calculators



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Baroda Start-up Current Account : Features

- Dedicated Relationship Manager.
- Hand-crafted startup kit with exclusive offerings for select customers.
- Waiver of non-maintenance charges upto 2 years of account opening.
- Free NEFT/RTGS/IMPS transactions upto 2 years of account opening.
- Business Debit card with multiple offers.
- Auto sweep facility enabling current account holders to earn attractive returns.



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Baroda Start-up Current Account

A private limited company or a registered partnership firm or a limited liability partnership working towards innovation, development or improvement of products or processes or services, or having a scalable business model with a high potential of employment generation or wealth creation.



Benefits

Features

Baroda Start-up Current Account : Features



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IStartup 2.0 Gold

**Quarterly Average Balance (QAB)
requirement of Rs 1,00,000**

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← Surprise Test - Module 1 - Introduction to Business Solutions



Q 6

Q 7

Q 8

Q 9

Q 10

Single Correct • 1 Mark • Negative Marking: No

If real rate is 2% and inflation is 5%, then what is nominal rate?

OPTIONS

0.05

0.07

0.04

0.03

← Surprise Test - Module 6 - Business Loans



Q 18

Q 19

Q 20

Q 21

Q 22

Single Correct • 1 Mark • Negative Marking: No

Total time taken from date of order to date of payment of imported goods comes to 4 months. If yearly projected imports are Rs.600 lakhs, the LC limit can be:

OPTIONS

Rs. 150 lakhs

Rs. 300 lakhs

Rs.200 lakhs

Rs.600 lakhs

← Surprise Test - Module 6 - Business Loans



Q 21

Q 22

Q 23

Q 24

Q 25

Single Correct • 1 Mark • Negative Marking: No

If Current Assets comes to Rs. 10 crores and Current Liabilities (excluding bank borrowings) to Rs. 4 crores, as per MPBF- 1st method , the working capital limit will be:

OPTIONS

Rs. 8 crores

Rs.6 crores

Rs. 4.5 crores

Rs. 7.5 crores

