



MCQ on Customer Experience policy

Q.1 Who is the Nodal Grievance Redressal Officer for resolution of all grievances of customers pertaining to digital personal data protection?

- A. GM Customer service cell
- B. GM (KYC,AML,CSC)
- C. GM,HRM
- D. GM,ITD

ANS: B

Q.2 What are the 5 rights of customer defined in customer rights policy?

- A. Right to fair treatment, Right to grievance redress and compensation
- B. Right to transparency, fair and honest dealing
- C. Right to suitability, Right to privacy
- D. All the above

ANS: D

Q.3 What is the time line under CGRS at branch level to redress the complaints?

- A. 7 days
- B. 15 days
- C. 30 days
- D. 4 days

ANS: A

Q.4 What is the time line under CGRS at ZO level level to redress the complaints?

- A. 8 to 11 days
- B. 5 to 6 days
- C. 16 to 20 days
- D. 5 to 7 days

ANS: A

Q.5 What is the time line under CGRS at FGM level level to redress the complaints?

- A. 7 to 9 days
- B. 12 to 15 days
- C. Not true always,as the customer can withdraw consent
- D. Consent is not mandatory

ANS: A



MCQ on Customer Experience policy

- Q.7 What is time frame of resolution of complaints under CGRS?
A. 15 days B. 21 days
C. 10 days D. 30 days

ANS: B

- Q.8 Bank has classified customer complaints under how many baskets?
A. 5 B. 2
C. 3 D. 7

ANS: C

- Q.9 Allegation of misbehaviour and corruption falls under which basket?
A. B B. A
C. C D. None of the above

ANS: B

- Q.10 Dispute regarding loss of instruments, delay in transferring a/c from one branch to another, credit related matters, falls under which basket and category?
A. B, Medium B. A, High
C. C, Others D. None of the above

ANS: A

- Q.11 What are the categories of Basket C?
A. ATM related, Net banking, Mobile banking B. Permisses related disputes
C. General Banking operations D. All the above

ANS: D



MCQ on Customer Experience policy

- Q.13 Who are the members of Branch level customer service committee?
- | | |
|-----------------------|--|
| A. BM,one award staff | B. ABM, Three customer representatives |
| C. BM,ABM | D. Both A & B |

ANS: D

- Q.14 What is the time limit for reply as per RBI Integrated Ombudsman scheme2021?
- | | |
|------------|------------|
| A. 15 days | B. 30 days |
| C. 45 days | D. 7 days |

ANS: A

- Q.15 What is the maximum amount under RBI Integrated Banking Ombudsman?
- | | |
|-------------|-------------|
| A. 50 lakhs | B. 20 lakhs |
| C. No limit | D. 10 lakhs |

ANS: C

- Q.16 What is the maximum amount that can be claimed for mental agony and harassment under Integrated Banking Ombudsman scheme?
- | | |
|-------------|-------------|
| A. 50 lakhs | B. 20 lakhs |
| C. No limit | D. 10 lakhs |

ANS: B

- Q.17 What is the interest to be paid in delay collection of local cheques in local clearing?
- | | |
|----------------|----------------|
| A. 0.01 | B. FD interest |
| C. SB interest | D. 0.02 |

ANS: C

MCQ on Customer Experience policy

- Q.20 In the event of delay in crediting the proceeds of cheque under collection to loan /Overdraft a/c, interest payable is at
- A. SB rate
B. Loan rate
C. 0.01
D. 0.02

ANS: B

- Q.21 What is the rate of compensation in case of delay in crediting the remittance proceeds received through NEFT/RTGS/ECS beyond one day after receipt at our Gateway?
- A. SB Rate
B. Current Repo rate+1%
C. Current Repo rate
D. Current Repo Rate+2%

ANS: D

- Q.22 What is the rate of compensation of failure in executing standing instructions?
- A. Rs 100 per occasion
B. Rs 200 per occasion
C. Rs 150 per occasion
D. No compensation

ANS: A

- Q.23 What is the compensation in delay of issue of duplicate DD within a fortnight?
- A. FD rate
B. SB rate
C. 0.02
D. No compensation

ANS: A

- Q.24 What is the compensation in the event of loss of title deeds of the mortgaged property at the hands of the bank?
- A. Rs 200 per day along with expenses for obtaining duplicate title deeds
B. Rs 5000
C. Rs 100 per day subject to max of Rs 5000/ along with expenses for obtaining duplicate title deeds
D. Expenses incurred for obtaining duplicate title deeds

ANS: C



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Q.26 what is the maximum liability of customer in case of Current accounts/Overdraft/cash credit/Credit cards with limit above Rs 5 lakhs?

- A. Rs 5000
- B. Rs 10000
- C. Rs 25000
- D. No liability

ANS: C

Q.27 What is the number of days within which bank shall credit the amount in customer a/c in case of unauthorised electronic transaction?

- A. 20 days
- B. 10 days
- C. 7 days
- D. 15 days

ANS: B

Q.28 What is the time limit to compensate the customer in case of ATM failed transaction?

- A. T+10 days
- B. T+5 days
- C. T+3 days
- D. T+15 days

ANS: B

Q.29 What is the compensation for relief/Saving bonds/Sovereign gold bond?

- A. 10% p a
- B. 8% p a
- C. 5% p a
- D. 3% p a

ANS: B

Q.30 What is the compensation for pension payment to central/State Govt pensioners?

- A. 0.1
- B. 0.08
- C. 0.05
- D. 0.03

ANS: B
