



MCQ on Documentation

- Q.1 Documents should be stamped
- A. Before execution
  - B. at the time of Execution
  - C. after execution
  - D. at the time of or before execution

ANS: D

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- Q.2 Legal enforceability of documents are governed by Law of Limitation:
- A. 1899
  - B. 1891
  - C. 1953
  - D. 1963

ANS: D

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- Q.3 Documents obtained in case of consortium advance are in formats for SWCL recommended by
- A. RBI
  - B. Lead Bank
  - C. IBA
  - D. Corporate Office

ANS: C

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- Q.4 Formats for products are designed by
- A. User Dept
  - B. Legal Dept
  - C. O & M Dept
  - D. User Dept in consultation with Legal Dept

ANS: D

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- Q.5 Which of the following document in SHG financed need to be witnessed :
- A. D102
  - B. F160
  - C. F165
  - D. F112

ANS: C

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- Q.7 If different executants sign the document on different dates on behalf of a Company, which date should be considered as the date of execution.
- A. Signature obtained on First date
  - B. Signature obtained on last date
  - C. Signature obtained in between
  - D. Date on which Managing director signed

ANS: B

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- Q.8 Digital documentation in our bank is done on line thru:
- A. SHCIL
  - B. SEBI
  - C. CERSAI
  - D. NeSL

ANS: D

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- Q.9 Which of the following document may be admitted by Court of law without any objection :
- A. Understamped document
  - B. Improperly stamped document
  - C. Overstamped Document
  - D. Unstamped document

ANS: D

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- Q.10 Branches have to obtain a letter confirming the execution of documents by an illiterate person from another person in the format:
- A. F63
  - B. F112
  - C. F102
  - D. D 30

ANS: B

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- Q.11 Who among the following can execute a document
- A. Minor alone
  - B. Insane person
  - C. Undischarged Insolvent
  - D. Illiterate person

ANS: D

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MCQ on Documentation

- Q.13 Normally, EC after creation of EM should be obtained at which interval :
- A. Monthly
  - B. Quarterly
  - C. Half Yearly
  - D. Yearly

ANS: D

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- Q.14 Which of the following is the correct sequence of dates for EM creation:
- A. DPN>Dep. Of Title Deed>D32
  - B. Dep. Of Title Deed>DPN>D32
  - C. Dep. Of Title Deed>D32>DPN
  - D. None of these

ANS: A

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- Q.15 Which of the following document was revised during October 2022 including irrevocability clause
- A. D68
  - B. D57
  - C. D101
  - D. D11

ANS: B

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- Q.16 Legal Scrutiny Report is obtained in a standard format known as:
- A. F175
  - B. F178
  - C. D67
  - D. F160

ANS: B

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- Q.17 Who is the correct authority to recommend whether EM or RM has to be obtained in a particular case
- A. Sanctioining Authority
  - B. Branch Manager
  - C. Legal Advisor
  - D. Chartered Accountant

ANS: C

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MCQ on Documentation

- Q.19      Registered Mortgage deed is to be executed by
- |  |                                   |
|--|-----------------------------------|
| A.    Only borrower                                | B.    Only Mortgager              |
| C.    Both if property is in the name of mortgager | D.    Branch Official & Mortgager |

ANS:      D

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- Q.20      Equitable Mortgage (D32 / D34) attracts stamp duty at the rate of:
- |                                       |                                 |
|---------------------------------------|---------------------------------|
| A.    As per rate in concerned State  | B.    As per Central Stamp rate |
| C.    Does not attract any Stamp duty | D.    Same as Hypothecation     |

ANS:      A

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- Q.21      In case of unclaimed deposits what is the period required to maintain/preserve records?
- |               |  |
|---------------|--|
| A.    8 years | B.    10 years                                 |
| C.    5 years | D.    Till the outstanding is paid/rounded off |

ANS:      D

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- Q.22      Under which policy covers the preservation of electronic data
- |                                       |  |
|---------------------------------------|--|
| A.    Formats for legal documentation | B.    Information system security policy |
| C.    Document handling and retention | D.    Deposit policy                     |

ANS:      B

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- Q.23      Information Security Management System Policies, Procedures and Documents framed to meet which standard
- |                |                           |
|----------------|---------------------------|
| A.    ISO 9001 | B.    ISO 27001 standards |
| C.    ISO 9010 | D.    None                |

ANS:      B

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MCQ on Documentation

- Q.25 Limitation period in respect of repayment of a deposit with a bank starts from the date
- A. Date of Maturity of the deposit
  - B. Date of demand by the depositor
  - C. Date it is transferred to Overdue deposit
  - D. after 3 years from the maturity date

ANS: B

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- Q.26 The files/documents/papers in case of a written off loan account should be preserved for:
- A. 3 Years
  - B. 5 years
  - C. 7 years
  - D. 10 years

ANS: B

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- Q.27 KYC documents obtained at the time of opening account and during the course of business shall be preserved for :
- A. 3 years after the business relationship ended
  - B. 4 years after the business relationship ended
  - C. 5 years after the business relationship ended
  - D. 7 years after the business relationship ended

ANS: C

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- Q.28 Preservation of electronic data shall be done as per the guidelines contained in:
- A. IT Policy
  - B. Documentation Policy
  - C. Information System Security Policy
  - D. Inspection & Audit Policy

ANS: C

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- Q.29 Record keeping framework in the operating environment of the bank has been identified in.....levels
- A. 2 levels
  - B. 3 levels
  - C. 4 levels
  - D. None of these

ANS: A

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