

RECALLED QUESTIONS OF S – 3 TO S -4 : EXAM HELD ON 04/02/2017

1. Percentage (of ANBC or CEOBE) of weaker section under Priority Sector Lending – **10%**
2. Priority sector lending is reckoned at – **Adjusted Net Bank Credit.**
3. Shortfall in Priority Sector lending under Agriculture shall be deposited with NABARD under – **RIDF (Rural Infrastructure Development Fund).**
4. Cut off amount under Education Loans including loan for vocational education to be classified under Priority Sector – **Rs. 10.00 lacs.**
5. As per RBI guidelines, Banks are required to follow priority sectors norms for – **Acknowledgement of application, ROI norms, Securities norms & disposal norms.**
6. Time norms for disposal of loan application of MSE customers for loan amount above Rs. 5 lacs & upto Rs 25 lacs at branch – **15 days**
7. Percentage of capital or profit of the Juridical person unincorporated association or body of individual – **15%.**
8. Which kind of securities shall be included in SLR ? – **Govt Securities.**
9. Single Bulk deposit of Rs. & above, quote should be taken from HO through MIPD – **Rs. 10.00 Cr.**
10. Dishonour of cheques of value less than, on six occasion during the financial year will attract stoppage of cheque book facility and closure of the account – **Rs. 1.00 Cr.**
11. Shell Bank in India – whether operatable ?
12. MDR (Merchant Discount Rate) for debit Card transactions for QR Code applicable for Small Merchants with turnover upto Rs. 20 lacs - **@ 0.30%.**
13. As per PCA norms, branches to review all newly slipped NPA accounts with liability above Rs. and submit a report to RO/CO furnishing reason for not initiating action in those accounts. – **Rs. 1 Cr & above.**
14. Carpet Area under MIG-I of PMAY – **120 Sq Mt.**
15. Due Diligence Charges for loan amount above Rs. 5 Cr to be paid to CARE –
16. As per Produce Loan, margin for produce stored in own houses / godown / leased godowns –
17. Maximum loan amount for financing Traders against Negotiable Warehouse Receipt – **Rs. 5 Cr.**
18. Financing heavy vehicles under ALLHV, perennially land holding – **15 acres irrigated / dry land.**
19. "SHISHU" Loan under PMMY, maximum ROI – **12% p.a.**
20. Agricultural Innovation Centre (AIC), appraisal to be done for new customers with project cost above – **Rs 150 lacs.**
21. Under PMEGP, as per scoring sheet, 60 out of 100 marks for loan amount - **Above Rs. 10 lacs.**
22. Under NRLM, minimum CC limit to each eligible SHG for a period of 5 years with a yearly drawing power – **Rs 5 lacs.**
23. "New Akanksha Scheme" 90% of expenditure of course subject to maximum loan of Rs. 10 lacs per student or Rs. per annum – **Rs. 2.50 lacs.**
24. "New Akanksha Scheme" 85% of expenditure of course subject to maximum loan of Rs. lacs – **Rs. 20 lacs.**
25. "Shilp Sampada Scheme" – Maximum loan amount – **Rs. 10.00 lacs.**

26. As per RBI guidelines, prudential exposure limit on single borrower and group borrower for the purpose of – **To avoid concentration risk.**
27. Among the given options, which was not component of computation of MCLR – **Negative carrying on SLR.**
28. Bank is a member of CICs – **CIBIL, Experian CIC, Equifax CIS & CRIF High Mark CIS.**
29. Limit is assessed at 20% to MSE borrower. Minimum margin to be stipulated based on projected turnover – **5%**
30. Profit before tax (450), tax (150), Depreciation (75), Interest on TL (75) & Instalment of TL (150) – Calculate DSCR – **2 :1.**
31. Working Capital Limit (Rs 30 lacs), Outstanding Liability (Rs 18 lacs), Margin (25%), Stocks (Rs. 21 lacs) – What action bank needs to take – Regularize the drawing power.
32. Waiver of CGTMSE cover, borrower provides primary security or primary and collateral security in the form of L&B to the extent of – **75%.**
33. Among the given options, what written instruments is a commitment pay against tender the documents – **Standby Letter of Credit (SBLC).**
34. Factoring companies
35. Canara MSE Unnati – primary security against hypothecation of book debts – Margin requirement – **20%.**
36. Canara MSE Cap – Maximum loan amount – **Rs. 10 Cr.**
37. Under Canara Pension Scheme, loan amount to make payment of premium of IBA Group Mediclaim Insurance Policy – **Rs 40,000/-.**
38. “Vidya Turant Scheme” loan amount to be covered under CGFSEL – **Rs. 7.50 lacs.**
39. As per Staff DPN Loan guidelines, maximum loan amount for Officer – **Rs. 8 lacs.**
40. As per Staff Car Loan policy guidelines, NTH must be 35% or – **Rs. 10000.**
41. Mandatory leave for staff – **10 working days in a single spell.**
42. Group Personal Accident Insurance Policy – Insurance for S IV & V (other than J&K) – **Rs 6.00 lacs.**
43. Branches can allow a maximum period of repayment of upto 2 years, if crop loss is between and 50% - **33%.**
44. Before retirement, clearance to be obtained from branches / offices where an employee has worked during the last years – **4 years.**
45. Branch Incharge can have flexibility regarding the period of Job rotation which should not be more than months – **12 Months.**
46. As per RBI guidelines, under asset quality, Net NPA (NNPA) ratio should be ... to remain outside Prompt Corrective Action (PCA) framework – **6%.**
47. Decision on viability / revival / rehabilitation, staff lapses, up gradation of account within days from date of NPA – **60 Days.**
48. Settlement formula - if RVS + NW put together is sufficient to cover the dues, then book liability with Simple ROI @ - **BR -3%.**
49. The resolution plan under JLF / Consortium shall be agreed upon – **60% lenders by value & 50% by number.**
50. Under Structured Debt Restructuring (SDR) Scheme, the existing promoters to divest their holding by atleast % to new promoters – **26%.**
51. As per RBI’s guidelines on Restructuring of advances, the promoters contribution should be minimum – **20% of bank’s sacrifice or 2% of restructured debt.**
52. The cut off limit for classifying borrowers as non-cooperative borrower – **Rs. 5 Cr.**
53. D4 & loss asset category account – **Liability upto Rs. 1 Crore.**

54. D4 & loss asset category account, which category of account is not eligible under given options – **Loan covered under CGTMSE guarantee.**
55. Under Basel III, risk weight for consumer loans, personal loans – **125%.**
56. Under Basel III, Capital Conservation Buffer (CCB) is maintained during times – **Normal time.**
57. Compliance Certificate & Statutory Returns certificate is required to submit to CRMS on basis - **Monthly.**
58. Credit Risk Rating model for loan amount above Rs. 2.00 Cr. – **RAM Model.**
59. Short key to be used to save is document in MS word : **Ctrl + S.**
60. Reporting fraud cases, amount above Rs. 10000 but below lakh, where staff involvement is there, matter to be reported to Local Police Station – Rs. 1 lakh.
61. Reporting fraud cases, amount above Rs. 3 Cr and upto Rs, to be lodged with ACB, CBI where staff involvement is there - **Rs. 25 Cr.**
62. Under Whistle Blower Policy, the identity of the complainant would be confirmed by writing a letter to him / her. The complainant to confirm within days of receipt of letter. – **30 days.**
63. ULIP of CHOICE accepting as security – Loan amount under equity oriented scheme – **40% of NAV.**
64. ULIP of CHOICE accepting as security – Lock in period – **5 years.**
65. Under Rupay Insurance Program 2017-18, maximum period in which claim to be settled otherwise the same would be lapsed –
66. LC wherein the utilized amount under bill payment is reinstated – **Revolving LC.**
67. UCP 600 is maintained and revised by – **International Chamber of Commerce (ICC).**
68. UCP 600, if there is no indication of insurance cover, the amount of insurance coverage must be atleast of CIF – **110%**
69. A product that derives its value from the performance of an underlying entity – **Derivative.**
70. Minimum % of Hindi Trainings to be conducted by banks situated in Region “C” –
71. A crossed cheque is paid to authorized person of the collecting Bank. Whether is it a violation of statutory provisions ? – **No.**
72. Garnishee Order is issued by and bank is of the creditor – **Court, Debtor.**
73. Registration of document (other than will) within a period of – **4 months.**
74. Banking Ombudsman : maximum award to be passed by – **Rs. 20 lacs.**
75. Banking Ombudsman : maximum award to be passed by – **Rs. 2 million.**

**Answer may vary.*

Compiled by : Sanjay Satija