

RECALLED QUESTIONS ASKED ON 04.02.2018 JMGS I TO MMGS II

1. Priority sector loans given to women under weaker section → **1 lakh**
2. What is debt swapping? → **sanction of loan to farmers to redeem their dues to money lenders**
3. ROI on SB account is 4% for the balances above → **50 lakhs**
4. Rupay classic card insurance given by NPCI → **1 lakh**
5. GCCS is given to --- → **non farming sector**
6. Qualifying asset --- → **>30,000**
7. What is working capital under unnati scheme- → **100 lakhs**
8. Penalty for non remittance of CGTMSE after recovery in 30 days - → **bank rate +4%**
9. EHL max period → **75 years**
10. Loan amount for IIMS under vidya turant → **25lakhs**
11. Tricking of person into disclosing info → **hacking or social engg. (doubt)**
12. Current ratio reveals → **capacity of company to repay short term liabilities**
13. Bank loan in slums for construction of dwelling units under priority sector → **10 lakhs**
14. Permission from SPD wing HO requires for deposit → **1 crore to 10 crore**
15. Safe custody of articles defined under → **Indian contract act**
16. Certificate of incorp. → **commencing of business**
17. Not a domestic rating company → **standard and poors**
18. CGTMSE cover to MSME without collateral upto → **10 lakhs**
19. Hypothecation → **possession and ownership both are with borrower**
20. Asset classification in consortium → **record recovery of each bank**
21. Exposure of sys risk → **vulnerability**
22. Report on counter fiet notes by month end → **upto 4 notes**
23. NRLM corpus max of → **15000**
24. Operational risk doesn't arises from → **external events**
25. Staff OD tenability → **2 yrs**
26. Pari-passu charge → **equal rght and based on ratio of shares**
27. Senior citizen club a/c operated jointly by secretary and treasurer , secretary died cheque is presented, whether cheque can be paid → **yes, cheque can be paid**
28. Marginal farmer → **1 hectare**
29. LRS for medical treatment → **\$ 2,50,000**
30. EEFC a/c can be opened as → **current a/c**
31. Internal company n/w → **intranet**
32. KCCS above 1.5 lakhs immovable security should be → **125% of the loan amount**
33. Max. Loan for social infra in priority sector → **5 crores**
34. Due for 31 to 60 days → **SMA 1**
35. Small a/c normally 12 months , if OVD submitted can be extended upto → **12 months**
36. Self registration in internet banking for PROP firms, min. Trans required → **5**
37. Used car loan for officers → **80 % of the approved value**
38. Akanksha loan in urban ,what will be the family income → **1,20,000**
39. RTI penalty for incorrect info → **250 per day max of 25,000**
40. Pledge → **bailment of goods for secured debt**
41. Joint a/c of A & B , C is a POA holder , B died → **C ceases as POA holder**

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42. No amount in garnishee order attachment should be → **for full amount**
43. Lead bank notice for current a/c opening → **15 days notice**
44. RTI incorrect statmnt → **reasons for seeking info**
45. Nayak committee → **20% of the turnover**
46. LC and guarantees of a bank → **contingent liabilities**
47. CGTMSE cover for RS 50 lkh to 200 lkh → **50% , max 1 crore**
48. If repayment period is extended to 5 yrs crop loss should be → **50% loss**
49. FD should not be paid more than 20,000 → **IT act/ rules**
50. Under PML depository receipts to be preserved upto → **5 yrs**
51. Interest subvention under NRLM → _____
52. Swarnima loan max project cost → **1 lakh**
53. Liability of partners → **unlimited, joint and several**
54. If staff involved in a fraud , circle head has to report for → **3 crores**
55. Wrong charge → **immovable-- hypothecation**
56. LLP to be registered with → **ROC Central govt**
57. Material alteration protection under → **89 of NI act**
58. Relation in standing instruction → **agent and principal**
59. MSME no collateral → **10 lakhs**
60. Upto 5 lakhs CGTMSE cover for micro units → **85% max 4.25 lakhs**
61. Risk updation for low risk → **10 years**
62. National financial switch taken over by NPCI → **ATM connectivity among banks**
63. BC will use → **biometric smart machine**
64. Accrual concept → **accounting for future unknown events**
65. Lok adalat will settle a max of → **20 lakhs**
66. Risk rating upto 2 lakhs → **portfolio model**
67. Max loan under akanksha → **10 lakhs**
68. Loan given by RBI against govt securities → **REPO**
69. Max Loan under Saksham → **10 lakhs**
70. ROI – Shilp Sampada for loans 5 laksh to 10 lakh → **8%**
71. USA National visit to India NRO Account can be opened ?? **Can be Opened**
72. Krishi Sampada Max loan to Agri - → **50000/-**
73. Canara Rewardz changed from - → **1 Year to 3 Years**
74. Digital Certificate Doesn't contain → ?
75. Max loan under MSME Vijetha → **200 lakhs**

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76. Scale 1 officer, Death due to Accident policy, Rest of India → **3 lakh**
77. Age of Defence Retired person , enter in to Senior Citizen Savings Scheme → **50 Years**
78. Group Medical family Floater policy → **New India Assurance**
79. MFI, Base rate of 5 largest banks multiplied with → **2.75**
80. Fee Structure CARE for 1 Crore to 3 Crore → **9000/-**
81. Jeevan Nivesh cover upto → **80 Years**
82. Sub Staff DPN → **2.5 Lacs**
83. National Level Monitoring of PMMY → **DFS**
84. No Charges for Priority -→ **25000/-**
85. Minutes of Staff meeting -→ **5^{days} of the succeeding Months**
86. RBI policy, for Mutilated Notes in currency chest Branches → **5000/-**
87. Target for A Region for noting in Hindi → **75%**
88. D4 & Loss upto 100 lacs OTS Scheme extended upto → **31/03/2018**
89. Medium Risk customer → ?
90. Forex Amount to be returned in → **180 days**
91. Long term Uses 12 lac assets 30 lacs, long term sources 16 lacs, NWC → **4 lacs**
92. Will ful Defaulter → **25 Lacs**
93. KCCS in Branch power should be sanctioned → **in 15 Days**