

## CANARA BANK OFFICERS' UNION (Regd)

## MODEL QUESTION PAPER – 4

1. Under net-banking, the maximum quantum fixed for RTGS for retail customer is
  - a. No limit
  - b. Rs. 5 lacs \*
  - c. Rs. 10 lacs
  - d. Rs. 20 lacs
2. For Shikhar Star branches, under Queue Management System, token dispenser, tokens of \_\_\_\_\_ different serial order can be issued.
  - a. Only one
  - b. 2
  - c. 3 \*
  - d. 4
3. For shikhar Star branches, the Single Window Operation Counter can handle
  - a. All types of transactions
  - b. All types of transactions other than forex
  - c. All types of transactions other than credit
  - d. All types of transactions other than forex & credit \*
4. For Shikhar Star branches, Daily Huddle Meet has to take place at
  - a. Morning before business hours
  - b. During post lunch session
  - c. Both a & b
  - d. Either a or b \*
5. Under whole turnover packing credit guarantee scheme, the premium payable to ECGC is
  - a. 4.5 paise per Rs. 100 per month
  - b. 5 paise per Rs. 100 per month
  - c. 5.5 paise per Rs. 100 per month
  - d. 6 paise per Rs. 100 per month
6. For Canara Power Plus for NRE / NRO, the minimum quarterly average balance stipulated is Rs. \_\_\_\_\_
  - a. 60000
  - b. 75000
  - c. 1 lac \*
  - d. 1.25 lacs
7. For Canara Power Plus for NRE / NRO, the maximum amount of cash withdrawal under ATM is Rs. \_\_\_\_\_
  - a. 50000 \*
  - b. 40000
  - c. 25000
  - d. 60000

8. For Canara Power Plus for NRE / NRO, concession in locker rent is permissible upto \_\_\_\_\_ %.
- No such stipulation
  - 10 %
  - 20 %
  - 25 % \*
9. Registration of EMT charges with CERSAI
- Has to be completed on the same day
  - Can be done within 30 days on payment of normal fee
  - Beyond 30 days and upto 60 days on payment of additional fee
  - All are correct \*
  - a & b only are correct
10. RTGS timings for customers for transfer of funds is
- 8 am to 4.30 pm \*
  - 8 am to 5.30 pm
  - 8 am to 6.30 pm
  - 8 am to 7.45 pm
11. RTGS timings for interbank for transfer of funds is
- 8 am to 4.30 pm
  - 8 am to 5.30 pm
  - 8 am to 6.30 pm
  - 8 am to 7.45 pm \*
12. Customers of our bank can receive funds from abroad through immediate payment service (IMPS) under P2A and P2P channels. The limit stipulated per transaction is Rs. \_\_\_\_\_
- 1 lac
  - 2 lacs \*
  - 4 lacs
  - 5 lacs
13. Non callable deposits can be accepted from individuals for amounts of Rs. \_\_\_\_\_
- 60000 & above
  - 75000 & above
  - 1 crore & above \*
  - 2 crores & above
14. Under Service Area Approach, our bank has decided to dispense with No dues certificate by following the stipulated branches, in
- All rural branches
  - All semi-urban branches
  - All urban branches
  - All these
  - a & b only

15. Canara Bank Global Business Debit card is valid for \_\_\_\_\_.  
a. 3 years  
b. 5 years  
c. 7 years  
d. 10 years
16. For hotlisting of Canara Bank Global Business Debit card, the charges payable is Rs. \_\_\_\_\_.  
a. Nil  
b. 50  
c. 100  
d. 150 \*
17. For Canara World Credit Card, the stipulation of minimum income is \_\_\_\_\_ per annum.  
a. Rs. 5 lacs  
b. Rs. 7.5 lacs \*  
c. Rs. 10 lacs  
d. Rs. 12 lacs
18. Canara World Credit Card, the maximum card limit is  
a. Rs. 10 lacs  
b. Rs. 15 lacs  
c. Rs. 20 lacs  
d. Rs. 25 lacs \*
19. Under Whistle blower policy, the complaint in a closed / secured envelope, should be addressed to  
a. GM, HRM, HO  
b. GM, Vigilance Wing  
c. CVO  
d. GM & CVO \*  
e. Any of these
20. Under Whistle blower policy, the complainant has to confirm within \_\_\_\_\_ of receipt of letter, that he / she had sent the complaint.  
a. a reasonable time  
b. 10 days  
c. 15 days  
d. 30 days \*
21. In Canara SB Power Plus for NRE /NRO, the name printed cheque leaves upto \_\_\_\_\_, will be issued free of cost.  
a. 200  
b. 300 \*  
c. 400  
d. 500

22. Under Mahatma Gandhi Pravasi Suraksha Yojana, co-contribution from Government of India will discontinue after
- 5 years
  - the subscriber returning to India
  - a or b whichever is later
  - a or b whichever is earlier \*
23. Under Consortium, the basis for restructuring will be subject to the decision in the Joint Lenders Forum. It will be based on the decision
- Agreed to by a minimum of 75 % of creditors by value
  - Agreed to by a minimum of 60 % of creditors in number
  - a and b \*
  - a or b
24. As and when a claim is made by the bank on unclaimed deposit from RBI, the same will be refunded by RBI with \_\_\_\_\_ simple interest from the date of refund to the date of refund.
- 5 %
  - 4 % \*
  - 3 %
  - No interest will be given
25. Renewal of overdue deposit from the date of maturity
- Can be permitted by branch Managers of Scale IV and above
  - Can be permitted by MIPD, CO
  - Can be permitted by HO
  - Is prohibited \*
26. Canara Bank International Prepaid Travel Card is valid for
- 3 years
  - 4 years
  - 5 years \*
  - 7 years
27. Canara Bank International Prepaid Travel Card is issued with \_\_\_\_\_ currencies lodged in a single card.
- USD, EURO, GBP, AUD, CAD
  - USD, EURO, GBP, AUD
  - USD, EURO, GBP \*
  - USD, EURO only
28. Canara Bank International Prepaid Travel Card holder can retain unspent foreign currency upto
- No such facility
  - USD 1000
  - USD 2000 \*
  - USD 3000

29. Canara Bank International Prepaid Travel Card holder has to surrender the unutilized quantum of foreign currency, beyond the permissible limit of holding, within
- 30 days
  - 90 days
  - 120 days
  - 180 days \*
30. In Canara Bank International Prepaid Travel Card, an amount of \_\_\_\_\_ or equivalent will be blocked for usage, preventing the card balance going into negative balance.
- No such stipulation
  - USD 20
  - USD 15
  - USD 10 \*
31. Under the Rice Mill Scheme loans, the maximum quantum will be
- Rs. 20 crores
  - Rs. 25 crores \*
  - Rs. 30 crores
  - Rs. 35 crores
32. Under classic category of debit card, the maximum permissible cash withdrawal is
- Rs. 20000
  - Rs. 25000
  - Rs. 30000
  - Rs. 40000 \*
33. Under classic category of debit card, the maximum amount of the card limit is
- Rs. 2 lacs
  - Rs. 3 lacs \*
  - Rs. 20 lacs
  - Rs. 25 lacs
34. Bhoomi Heen Kisan is
- New housing loan scheme for people living below poverty line
  - New housing loan scheme for farmes
  - Loan scheme for members of Joint Liability Group \*
  - Loan scheme for members of Tenant liability group
35. As per net banking policy, the validity of the password will be
- 3 months
  - 6 months
  - 9 months
  - 1 year \*

36. As per net banking policy, the system will allow only \_\_\_\_\_ attempts, after which the user-id will get automatically locked.
- 5
  - 4
  - 3 \*
  - 2
37. As per net banking policy, if the user has not used the card for \_\_\_\_\_ months continuously, the password will move to user-hibernation.
- 3 months
  - 4 months
  - 5 months
  - 6 months \*
38. Under gold loans for agriculture, if re-appraisal of gold loan reveals a single spurious gold loan, branch should conduct \_\_\_\_\_ re-appraisal.
- 100 % \*
  - 90 %
  - 80 %
  - 75 %
39. The average monthly balance stipulated for SB accounts in Metro branches is
- Rs. 500
  - Rs. 750
  - Rs. 1000
  - Rs. 1200
40. Maximum amount that can be permitted under immediate credit of outstation cheques is
- Rs. 10000
  - Rs. 15000 \*
  - Rs. 20000
  - Rs. 25000
41. Dishonour of cheques with value less than Rs. 1 crore, for more than \_\_\_\_\_ occasions will result in stoppage of cheque book facility and closure of account.
- 3
  - 4
  - 5
  - 6 \*
42. Dishonour of cheques with value more than Rs. 1 crore for more than \_\_\_\_\_ occasions will result in stoppage of cheque book facility and closure of account.
- 3
  - 4 \*
  - 5
  - 6

43. As per compensation policy, for erroneous entry not involving any third party, verification of entries will be completed within \_\_\_\_\_ .
- 3 days
  - 7 days \*
  - 10 days
  - 5 days
44. Where payment of cheques has taken place, after noting of stop payment instructions, bank will reverse the transaction and give value dated credit within
- 4 days
  - 4 working days
  - 2 days
  - 2 working days \*
45. Minimum land holding for power tiller loans is \_\_\_\_\_ of irrigated land.
- 4 acres
  - 3 acres
  - 2 acres \*
  - 6 acres
46. Minimum corpus fund to be created for loans, for commercial broilers under poultry will be \_\_\_\_\_ % of the working capital.
- 3 %
  - 4 %
  - 5 %
  - 6 % \*
47. Branches have to submit the details of list of willful defaulters with liability of Rs. 25 lacs and above to Circle office every \_\_\_\_\_ .
- Fortnight
  - Month
  - Quarter \*
  - Half-year
48. The term "willful defaulters" applies to borrowers with liability of
- Rs. 10 lacs and above
  - Rs. 20 lacs and above
  - Rs. 25 lacs and above \*
  - Rs. 30 lacs and above
49. Pradhan Mantri Jeevan Jyoti Bima Yojana for SB customers becomes available, if the account holders are in the age group of \_\_\_\_\_.
- 18 – 35 years
  - 18 – 50 years \*
  - 18 – 60 years
  - 18 – 65 years

50. Under Pradhan Mantri Suraksha Bima Yojana, the cover available for death due to accident is
- Rs. 50000
  - Rs. 60000
  - Rs. 1 lac
  - Rs. 2 lacs
51. Atal Pension Yojana scheme covers the unorganized sector workers in the age group of \_\_\_\_\_ .
- 18 – 35 years
  - 18 – 40 years \*
  - 18 – 45 years
  - 18 – 50 years
52. Under Atal Pension Yojana, co-contribution from Government of India is available for
- 3 years
  - 5 years \*
  - 7 years
  - 10 years
53. Maximum quantum of housing loan for Officers upto Scale III is
- Rs. 30 lacs
  - Rs. 40 lacs
  - Rs. 50 lacs \*
  - Rs. 60 lacs
54. Key fact statement has to be provided to all individual borrowers
- At every stage of loan processing
  - Whenever there is any change in terms & conditions
  - At the time of giving sanction memorandum
  - All these \*
  - b & c only
55. Frauds involving Rs. 1 lac and above have to be reported within
- 3 days
  - 7 days
  - 15 days
  - 21 days \*
56. Deposit Education Awareness Fund is introduced by
- Our bank
  - SBI
  - RBI \*
  - Government of India
57. Thanks giving letter to new account holders have to be sent by
- Branches
  - Circle Office \*
  - By both
  - Either can send

58. Where thanks giving letter has been returned undelivered, such accounts are to be classified
- Continued in the same risk segment
  - Shifted to the next higher segment – low to medium etc.
  - As high risk \*
  - As medium risk
59. The web portal for centralized batch uploading of EMT data to CERSAI portal covers the cases of
- Registration \*
  - Modification
  - Satisfaction
  - All these
60. For Canara non-personalised cards the maximum card limit is
- Rs. 1 lac
  - Rs. 2 lacs
  - Rs. 3 lacs \*
  - Rs. 4 lacs
61. Under the scheme for subsidy on EL for overseas studies for other backward classes, the income ceiling of the parent / guardian from all sources is
- Rs. 1 lac
  - Rs. 2 lacs
  - Rs. 3 lacs \*
  - Rs. 4 lacs
62. Under Sukanya Samridhdhi Account the minimum amount of deposit is
- Rs. 500
  - Rs. 750
  - Rs. 1000 \*
  - Rs. 1200
63. Under Pradhan Mantri Jan Dhan Yojana, for accounts with 6 months satisfactory operations, the quantum of overdraft will be
- 4 times average monthly balance
  - 5 times average monthly balance
  - 6 times average monthly balance
  - Rs. 5000
  - a & d – whichever is lower \*
  - b & d – whichever is lower
  - c & d – whichever is lower
64. Under risk categorization for new CASA accounts upto 6 months from the date of opening, the classification of the risk will be
- Low risk
  - Medium risk
  - Moderate risk
  - High risk \*

65. Under risk categorization for the accounts of the importers, the classification of the risk will be
- Low risk
  - Medium risk
  - Moderate risk
  - High risk \*
66. As per NPA accelerated provisioning, for doubtful assets in the second year, for secured portion, the provisioning will be
- 25 %
  - 40 % \*
  - 50 %
  - 100 %
67. For standard assets under Commercial Real Estate sector, the provisioning will be
- 0.25 %
  - 0.40 %
  - 0.75 %
  - 1 % \*
  - 2 %
  - 5 %
68. Under KYC provisions, as per simplified measure for proof of address, the utility bill not more than \_\_\_\_\_ months old can be accepted as valid proof.
- 1 month
  - 2 months \*
  - 3 months
  - 6 months
69. Under Vidya Turant loan, collateral free loans to IIM students can be sanctioned upto
- Rs. 20 lacs
  - Rs. 25 lacs \*
  - Rs. 30 lacs
  - Rs. 40 lacs
70. Canara Vidya Jyothi Scheme, under Corporate Social Responsibility initiative, is a scheme for
- scholarship to SC / ST beneficiaries studying from class 5 to 10
  - scholarship to SC / ST beneficiaries studying from class 5 to 10, who are below poverty line
  - scholarship to SC / ST beneficiaries studying from class 5 to 10, who are below poverty line girl students \*
  - scholarship to SC / ST beneficiaries studying from class 5 to 10, who are girl students

71. For extending credit to SHG, rating of SHG is to be done
- Every year
  - Once in 2 years
  - At the time of extension
  - a or c \*
  - b or c
  - rating is not mandatory at all
72. Under Canara Kutir Yojana, maximum amount of loan for each member of SHG is
- Rs. 25000
  - Rs. 40000
  - Rs. 60000
  - Rs. 75000
73. Under Canara Kutir Yojana, loans to members of SHG, the normal repayment period is
- 60 months
  - 72 months
  - 84 months \*
  - 120 months
74. As per housing loan to retired employees of the bank, the maximum quantum of loan for retired clerical cadre employees is
- Rs. 12 lacs
  - Rs. 15 lacs
  - Rs. 18 lacs \*
  - Rs. 30 lacs
75. The charges to be paid to CERSAI for filing satisfaction of charge is
- Rs. 500
  - Rs. 750
  - Rs. 1000
  - No charge need to be paid \*
76. Canara campus card can be issued to
- Minor students studying 10<sup>th</sup> standard & above
  - Minor students aged 15 years & above
  - Minor students studying 8<sup>th</sup> standard & above
  - Minor students aged 13 years & above
  - a & b
  - c & d \*
  - No card to minor students
77. Under central sector scheme of interest subsidy on educational loan, the parental income should not exceed
- Rs. 3 lacs
  - Rs. 3.5 lacs
  - Rs. 4 lacs
  - Rs. 4.5 lacs \*

78. Joint Lenders Forum to approve Strategic Debt Restructuring conversion package within \_\_\_\_\_ from the date of deciding to undertake SDR.
- 90 days \*
  - 60 days
  - 45 days
  - 30 days
79. On completion of Strategic Debt Restructuring conversion, the existing asset classification to continue for
- 12 months
  - 18 months \*
  - 24 months
  - 30 months
80. Bulk deposit is defined as single rupee term deposit of
- Rs. 4 crores and above
  - Rs. 3 crores and above
  - Rs. 2 crores and above
  - Rs. 1 crore and above \*
81. Under IBA Skill loan scheme, the maximum quantum of loan is
- Rs. 1.5 lacs \*
  - Rs. 1.00 lac
  - Rs. 90000
  - Rs. 75000
82. Under IBA Skill loan scheme, the minimum period of repayment stipulated is
- 7 years
  - 5 years
  - 3 years \*
  - 4 years
83. Under IBA Skill loan scheme, the maximum age upto which loans can be considered is
- 17 years
  - 23 years
  - 25 years
  - 30 years
  - No age restriction \*
84. Pradhan Mantri Awas Yojana is a loan scheme of
- Housing loan for economically weaker sections (EWS), residing in urban areas
  - Housing loan for LIG, residing in urban areas
  - Housing loan for EWS, residing in urban / semi urban areas
  - Housing loan for LIC, residing in urban / semi urban areas
  - a & b \*
  - c & d

85. Under Pradhan Mantri Awas Yojana, the ceiling on annual household income for LIG beneficiaries is
- Rs. 3 lacs
  - Rs. 4 lacs
  - Rs. 5 lacs
  - Rs. 6 lacs
86. Under Pradhan Mantri Awas Yojana, the maximum quantum of loan is
- Rs. 24 lacs \*
  - Rs. 25 lacs
  - Rs. 27 lacs
  - Rs. 30 lacs
87. For using our banks debit card by SB account holders in other bank's ATMs in Mangalore, the number of free transactions per month is upto \_\_\_\_\_ transactions.
- 3
  - 4
  - 5 \*
  - No ceiling
88. Under Yuva Awas Rin, loan can be considered upto
- 6 years gross salary \*
  - 5 years gross salary
  - 4 years gross salary
  - 7 years gross salary
89. Under Canara Mortgage loan scheme, the minimum net take home salary / income is
- 20 % with minimum Rs. 15000
  - 20 % with minimum Rs. 20000 \*
  - 25 % with minimum Rs. 25000
  - 25 % with minimum Rs. 30000
90. In Sovereign Gold Bond Scheme, the bonds are sold by
- All banks
  - SBI
  - RBI \*
  - It is our bank's new scheme
91. Minimum permissible investment under Sovereign Gold Bond Scheme is
- 2 grams \*
  - 3 grams
  - 4 grams
  - 5 grams

92. The tenor of Sovereign Gold Bond Scheme is
- 3 years
  - 5 years
  - 8 years
  - 10 years
93. Under Sovereign Gold Bond Scheme, the exit option can be exercised from
- No such option
  - 3 years
  - 5 years \*
  - 6 years
94. Post disbursement audits shall be done by Circle Offices to ensure that all crop loans for which interest subvention is claimed, are being used for the stated purpose and that there is no diversion of funds. Circle offices have to conduct such post sanction audit in \_\_\_\_\_ branches every month.
- 10 branches
  - 7 branches
  - 6 branches
  - 5 branches \*
95. Under Gold monetization scheme, the minimum deposit of gold is
- 30 grams
  - 30 grams of 990 fitness
  - 30 grams of 995 fitness
  - 30 grams of 999 fitness
96. Under Gold monetization scheme, short term deposits can be accepted upto
- 1 year
  - 1 – 3 years \*
  - 1 – 4 years
  - 1 – 5 years
97. Under Interest subvention scheme for gold loans for agriculture, Circles have to send consolidated report of post sanction audit once in
- Every month
  - Once in 2 months
  - Every quarter \*
  - Every fortnight
98. Under Medical insurance scheme of IBA, the coverage will be for
- Employee and spouse
  - Employee, spouse, dependent children
  - Employee, spouse, dependent children and 1 of the parents
  - Employee, spouse, dependent children and both the parents \*

99. Under Medical Insurance Scheme of IBA, bills to HRM section have to be submitted within \_\_\_\_\_ days of discharge.
- a. 30 days \*
  - b. 45 days
  - c. 60 days
  - d. 90 days
100. Under Platinum debit card, card inactivity fee will be charged
- a. If purchase transactions are less than Rs. 50000 per annum
  - b. If minimum average balance is below Rs. 50000
  - c. If both a & b takes place
  - d. If either a or b takes place \*