



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

QUESTIONS BASED ON LATEST CIRCULARS

1. Which of the following agency is empaneled for due diligence by our bank?

- a. IRR Advisory Pvt Ltd
- b. ECAI
- c. SMERA
- d. CIBIL
- e. None of these

2. Credit information Bureau (INDIA) limited (IBIL) name chased as

- a. Trans score Ltd
- b. Transunioncibil Ltd
- c. Transcibil Ltd
- d. CRIF
- e. None of these

3. Business norms for large branch classification

- a. AV. Business for 2 years \geq Rs 7.50 cr
- b. AV. Business for 2 years \geq Rs 7.50cr and $<$ 50cr
- c. AV. Business for 2 years \geq Rs. 50cr and $<$ 100cr
- d. AV. Business for 2 years \geq Rs. 100cr and $<$ 500cr
- e. None of the above

4. Based on categorisation of branches, the average advance for VLB for 2yrs

- a. $>$ 15 cr and $<$ 40 cr
- b. $>$ 40 cr and $<$ 150 cr
- c. $>$ 150 cr
- d. $<$ 15 cr
- e. None of the above

5. For medium category branches, average advances for 2 years

- a. $>$ 15 cr and 40 cr
- b. $>$ 40 cr and $<$ 150 cr
- c. $>$ 150cr
- d. $<$ 15cr
- e. None of the above

6. Product code for under Pradhan Mantri a was yojana (PMAY)

- a. 662
- b. 619
- c. 630
- d. 664
- e. None of the above



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7. Maximum validity period (minimum and maximum) for canara gift card

- a. Maximum 1 year
- b. Maximum 2 yrs
- c. Maximum 3 yrs
- d. Maximum 4 yrs
- e. None of the above

8. Maximum amount that can be loaded in Canara gift card

- a. 5000
- b. 10000
- c. 15000
- d. 20000
- e. None of the above

9. Maximum amount that can be loaded in canara prepaid classic card

- a. 10000
- b. 20000
- c. 40000
- d. 50000
- e. None of the above

10. Maximum balance in canara prepaid plus card

- a. 10000
- b. 20000
- c. 50000
- d. 4000
- e. None of the above

11. Cash withdrawal limit in ATM using canara classic card

- a. minimum 100 and maximum upto balance in card in multiples of 100
- b. minimum 1000 and maximum upto balance in multiples of 100
- c. 20000
- d. 30000
- e. none of the above

12. Cash withdrawal limit in canara prepaid plus card

- a. Rs. 40000/- per day in our bank ATM & as per respective bank limit in other ATM
- b. Rs. 25000/- per day in ATM
- c. Rs. 10000/- per day in ATM
- d. Rs. 20000/- per day in ATM



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13. Card issue charges for canara classic prepaid card

- a. Rs.100 + Stax
- b. Rs.50+ stax
- c. Rs.25 + stax
- d. Rs.150 + stax
- e. None of the above

14. Card issue charges for Canara Prepaid plus Card

- a. Rs.100+stax
- b. Rs.50+stax
- c. Rs.25+stax
- d. Rs.150+stax
- e. None of the above

15. Card issued charges for canara prepaid gift card

- a. Rs.100+stax
- b. Rs.50+stax
- c. Rs.25+stax
- d. Rs.150+stax
- e. None of the above

16. Maximum amount of loan granted under canarapension scheme to retired employees of our Bank/Family pension of the retired employees for meeting payment of annual premium of IBA group

Mediclaim insurance policy is

- a. Rs.10000/-
- b. Rs.20000
- c. Rs.30000
- d. Rs.40000
- e. None of the above

17. Repayment period for canarapension loan for meeting the payment of annual premium of IBA mediclaim groups insurance policy for retired employees of our Bank

- a. 24EMI
- b. 12EMI
- c. 10EMI
- d. 20EMI
- e. None of the above

18. Categorisation of Branches based on Census 2011 – for rural area population group

- a. upto 9999
- b. from 10000 to 99999
- c. from 100000 to 999999
- d. from 1000000 and above.
- e. None of the above



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19. Categorisation of Branches based on Census 2011 – for semiurban area population group

- a. upto 9999
- b. from 10000 to 99999
- c. from 100000 to 999999
- d. from 1000000 and above
- e. None of the above

20. Categorisation of Branches based on Census 2011 – for urban area population group

- a. upto 9999
- b. from 10000 to 99999
- c. from 100000 to 999999
- d. from 1000000 and above.
- e. None of the above.

21. Categorisation of Branches based on Census 2011 – for metro area population group

- a. upto 9999
- b. from 10000 to 99999
- c. from 100000 to 999999
- d. from 1000000 and above.
- e. None of the above

22. is QR code based payment enabled on our Unified payment interface

- a. Empower
- b. UPI
- c. Mserve
- d. einfook
- e. None of the above

23. Up to what limit loans to individual household for solar based power generation finance is priority

- a. upto 5L
- b. upto 10L
- c. upto 15L
- d. upto 20L
- e. None of the above

24. Minimum period of deposit in Pradhan Mantri Garib Kalyan deposit scheme (PMGKDS 2016)

- a. 2yrs
- b. 4yrs
- c. 5yrs
- d. 10yrs
- e. None of the above



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25. Rate of interest payable to deposit under Pradhan Mantrigaribkalyan scheme is
- 2%
 - 3%
 - 5%
 - 0%
 - None of the above
26. what is the percentage of Incentive payable to farmers for short term production loans for prompt Repayment.
- 2%
 - 3%
 - 4%
 - 5%
 - None of the above
27. Under vidyaturant scheme upto what limit security should not be insisted from students of IIMs
- 4L
 - 30L
 - 20L
 - 25L
 - None of the above
28. Under VidyaTurant scheme upto what limit security should not insisted from ISB students
- 4L
 - 36L
 - 20L
 - 25L
 - None of the above
29. Under vidyaturant scheme upto what limit security should not insisted from all other institutions
- 4L
 - 30L
 - 20L
 - 25L



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e. None of the above

30. Maximum repayment period under vidyaturant scheme is

a. 5yrs

b. 10yrs

c. 15yrs

d. 20yrs

e. None of the above

31. What is the exposure limit (FB and NFB) for conducting legal audit

a. 2cr and above

b. 3cr and above

c. 5cr and above

d. 10cr and above

e. None of the above

32. What is the periodicity of conduction legal audit

a. 1yr

b. 2yrs

c. 3yrs

d. after 3yrs of sanctioning or crossing a threshold limit of 5cr

e. None of the above

33. Incentivisation scheme for digital payment products through Rupaycards, UPI, USSD, APES introduced from

a. 25/12/2016

b. 01/12/2016

c. 01/01/2017

d. 31/01/2017

e. None of the above



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34. Rate of interest for vidyaturant loan

- a. MCLR +1%
- b. MCLR +2%
- c. MCLR+.0.2%
- d. MCLR
- e. None of the above

35. Sanctioning authority for vidyaturant loan

- a. RAH
- b. CO
- c. RO
- d. Branch irrespective of the delegation of powers of branch where the loan application is submitted
- e. None of the above

36. Total number of eligible institutions under vidyaturant scheme

- a. 79
- b. 80
- c. 81
- d. 82
- e. None of the above

37. Rate of interest for solar power financing loan

- a. MCLR
- b. MCLR+2%
- c. MCLR+0.2%
- d. MCLR+3%
- e. None of the above



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38. In the case of variation in the scores of applicant and co-applicant, while drawing CIRs, the following to be considered for decision making

- a. average scores of applicant and co-applicant
- b. the score of the applicant only
- c. the lowest score among the two
- d. any one of the above
- e. None of the above

39. Credit Guarantee Fund for Skill Development (CGFSD) shall cover vocational education loans sanctioned upto a limit of

- a. Rs.50,000/-
- b. Rs.1,00,000/-
- c. Rs.5,00,000/-
- d. Rs.1,50,000/-
- e. None of the above

40. Credit Guarantee fund scheme for Education loans (CGFSEL) shall cover education loan sanctioned under IBA's model educational loan scheme

- a. upto a limit of Rs.1.00lacs
- b. upto a limit of Rs.7.50lacs
- c. upto a limit Rs.20.00lacs
- d. No limit
- e. None of the above

41. Padho Pradesh Scheme of Interest Subsidy on Education loan for Overseas is eligible for

- a. OBC students whose parental income is not exceeding Rs.6.00lacs per annum
- b. Notified minority community students whose parental income is not exceeding Rs.6.00lacs per annum
- c. SC/ST students whose parental income is not exceeding Rs.4.50lacs per annum
- d. All of the above
- e. None of the above

42. CRILC refers to

- a. Credit Report and Inland Letter of Credit
- b. Credit Related Information on Large Corporates
- c. Central Repository Information on Large Credit
- d. Consolidated Review on Inland Large Credit
- e. All of the above

43. Which of the following is correct with regard to issuance of debit/credit cards to customers

- a. Only EMV chip and PIN based cards to be issued
- b. Applicable for domestic and international cards
- c. Applicable for PMJDY and BSBD accounts
- d. All of the above



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e. None of the above

44. Credit Risk Guarantee Fund Transfer for Low Income Housing (CRGFTLIH) – Housing loan eligible for coverage

- a. Loans granted to Low Income Group/Economically Weaker Sections
- b. Loans granted in urban areas
- c. Loans upto a limit of Rs.8.00lacs eligible
- d. All of the above
- e. None of the above

45. As per KYC norms, for individuals, regarding proof of identity and address, the officially valid documents are

- a. PAN Card, Passport, Driving License, Voter Id Card
- b. Letter issued by UIDAI containing details of name, address and Aadhar No.
- c. (a) only
- d. Both (a) and (b)
- e. None of the above

46. In the case of Companies, officially valid KYC documents are

- a. Memorandum and Articles of Association
- b. Certificate of Incorporation
- c. Resolution from the Board of Directors
- d. All of the above
- e. None of the above

47. For existing customers classified as high risk, KYC to be done

- a. Once in 5 years
- b. Once in 2 years
- c. Once in 3 years
- d. Once in a year
- e. None of the above

48. Additional risk weight of _____ % is stipulated over and above normal risk weight in the case of restructured housing loan

- a. 10%
- b. 25%
- c. 100%
- d. 80%
- e. None of the above

49. Loan to value ratio is computed as a percentage of

- a. Total outstanding/Realisable value of security
- b. Principal outstanding/Realisable value of security
- c. Realisable value of security/Total outstanding
- d. Limit sanctioned/Realisable value of security



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e. None of the above

50. Canara Kisan Sampark Abiyan is a campaign

- a. to be implemented by rural/semi-urban branches
- b. for meeting farmers in command area for canvassing new agricultural loan accounts
- c. to focus on agriculture term loan viz., investment and development loans
- d. All of the above
- e. None of the above

51. In our International Prepaid Travel Card, the following currencies can only be loaded

- a. USD, GBP and Euro
- b. Australian Dollar, Canadian Dollar, Singapore Dollar and Arab Emirates Dirham
- c. Both (a) and (b) can be loaded
- d. Only (a) above can be loaded
- e. None of the above

52. In which of the following types of SB accounts charges are to be collected for non-maintenance of Monthly Average minimum balance,

- a. PMJDY accounts
- d. SB accounts of Senior citizens
- c. Inoperative SB accounts
- d. All of the above
- e. None of the above

53. The Monthly Average Minimum balance in SB Accounts, to be maintained is

- a. Rs.1,000/- in non rural branches and Rs.500/- in rural branches
- b. Rs.1,000/- in non rural branches and Rs.500/- in rural branches with or without cheque book
- c. Rs.5,000/- in non rural branches and Rs.1,000/- in rural branches with cheque book
- d. Rs.1,000/- uniformly for all branches
- e. None of the above

54. IRDAI means

- a. Integrated Rural Development Agency of India
- b. Integrated Risk Detection Authority of India
- c. International Rules for Development and Initiative
- d. Insurance Regulatory and Development Authority of India
- e. None of the above

55. Our Bank's BANCASSURANCE Policy deals with

- a. Life Insurance
- b. General Insurance
- c. Health Insurance
- d. All of the above
- e. None of the above



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56. In the case of visually impaired (blind) persons accounts
- a. Cheque books can be given to literate blind persons
 - b. Cash withdrawals need not be witnessed by a third party unless customer demands
 - c. Each withdrawal may be witnessed by another bank employee/Officer
 - d. All of the above
 - e. None of the above
57. In the case of ECS debit functionality, all branches
- a. To identify rejected transactions with reasons 'Mandate Not Present'
 - b. To use CHM54 option for viewing between 1:30 and 3:00pm on all working days
 - c. If satisfied with presence of mandate, immediately lodge mandate under CHM56 and pass ECS debit by "Forced Pass"
 - d. All of the above
 - e. None of the above
58. Claims under PMJJBY and PMSBY are to be settled within _____ days from date of submission of claim documents
- a. 10 days
 - b. 30 days
 - c. 60 days
 - d. 100 days
 - e. None of the above
59. Canara Galaxy SB accounts, a comprehensive SB product with demat, IMB, etc., can be opened by
- a. Metro branches only
 - b. Urban and Metro branches
 - c. Semi-urban, Urban and Metro branches
 - d. All categories of branches including rural branches
 - e. None of the above
60. Canara Vidya Jyothi is a CSR initiative of our bank for
- a. providing scholarship for meritorious SC/ST girl students
 - b. students of class 5 to 10
 - c. students of government/aided schools
 - d. All of the above to be complied
 - e. None of the above
61. In retail lending for personal loans, maximum repayment holiday that can be granted is
- a. One month
 - b. Three months
 - c. Six months
 - d. One year



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e. None of the above

62. PMAY – Pradhan Mantri Awas Yojana is

- a. a credit cum subsidy programme for construction works
- b. a housing loan scheme for Low Income Group/Economically weaker section
- c. a housing loan scheme for Low Income Group/Economically weaker section including NRIs
- d. All of the above
- e. None of the above

63. Duration of loan for solar equipment under Housing cum solar scheme is

- a. 20% of eligible housing loan
- b. 80% of cost of solar equipment
- c. Maximum Rs.10.00lacs
- d. All of the above
- e. None of the above

64. In the case of Housing loan upto Rs.30lacs for new unit margin is

- a. 15%
- b. 10%
- c. 25%
- d. Nil Margin
- e. None of the above

65. Interest subsidy received for Education loans under moratorium period is to be credited to

- a. accrued interest portion
- b. separate SB account created in the name of the party
- c. principal outstanding in the account
- d. operative SB account of student/parent
- e. None of the above

66. Debit/credit card holders can hotlist their card using the following channel

- a. Through branch
- b. Through SMS/calling Toll Free Number
- c. Through Net Banking
- d. All of the above
- e. None of the above

67. Eligibility for availing Platinum Debit cards

- a. Customers having average quarterly balance of Rs.25,000/- in CASA account
- b. Customers having balance of Rs.25,000/- in new CASA account
- c. All HNI clients
- d. All of the above
- e. None of the above



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68. Cancellation of Enrollment for existing customers under Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- a. Can be cancelled on customer submitting a written request
- b. Can be cancelled by branch for undesirable parties only
- c. Can be cancelled only after 10 years
- d. Cannot be cancelled at all
- e. None of the above

69. Under NRLM scheme, interest subvention is eligible for

- a. Women SHGs only
- b. Men SHGs
- c. Joint Liability Group
- d. All of the above
- e. None of the above

70. While drawing Credit Information Report (CIR) from multiple agencies, the score to be taken for determining the risk grade shall be

- a. Average of scores from multiple agencies
- b. Lower score from among the various agencies
- c. Higher score from among the various agencies
- d. Only CIBIL Trans Union Score to be considered
- e. None of the above

71. Sovereign Gold Bond scheme – Minimum investment stipulated in terms of gold in grams

- a. 5
- b. 1
- c. 10
- d. 25
- e. None of the above

72. Under Credit Enhancement Guarantee Scheme for SC/ST beneficiaries the following are eligible

- a. Individuals
- b. Sole Proprietorship firms
- c. Micro Enterprises
- d. Stand alone working Capital and NFB limit
- e. None of the above

73. In the case of Retail Banking loans, confirmation of pre-sanction unit is to be incorporated in

- a. Retail lending Application Form
- b. NF 967 – Certificate of Compliance of Terms and conditions
- c. Specimen Card
- d. All of the above
- e. None of the above



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74. Which among the following is not a non financial parameter for accounts slipping to NPA

- a. Non updation of stock statement in the systems
- b. Dormancy
- c. Non renewal of running limits
- d. Arrears in account
- e. None of the above

75. Customer outer time limit for RTGS transaction

- a. 14.00hrs
- b. 15.00hrs
- c. 16.30hrs
- d. 18.00hrs
- e. None of the above

76. Adhoc overlimit has been renamed as

- a. Adhoc Credit Facility
- b. Temporary Overlimit
- c. Temporary Drawings
- d. Emergency Powers
- e. None of the above

77. Temporary Overlimit can be granted

- a. for meeting short term exigencies
- b. for a period not more than 7 days
- c. within maximum delegated powers for adhoc credit
- d. All of the above
- e. None of the above

78. In the case of CGTMSE covered accounts, sanctioned after 01/01/2013, branches may invoke guarantee

- a. within a maximum period of 2yrs from date of NPA, if NPA is after lock in period
- b. within a maximum period of 1yr from date of NPA, if NPA is after lock in period
- c. within a maximum period of 5yrs from date of NPA, if NPA is after lock in period
- d. within limitation period of account
- e. None of the above

79. Town Official Language implementation Committee has to conduct

- a. 4 meetings in a year
- b. 3 meetings in a year
- c. 2 meetings in a year
- d. 1 meeting in a year
- e. None of the above



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80. Stand up India Scheme for Women SC/ST entrepreneurs – eligibility

- a. only women SC/St entrepreneurs
- b. Limit Rs.10lacs – 100lacs
- c. Green field enterprises in non form sector
- d. All of the above
- e. None of the above

81. As per IBA model Education loan scheme, maximum repayment period permitted

- a. 5 years
- b. 10 years
- c. 15 years
- d. 25 years
- e. None of the above

82. While preparing balance sheet for the branch, which of the following items have to be provided for at branch level

- a. Standard Assets
- b. Income Tax
- c. Depreciation on Premises & Furniture
- d. Outstanding expenses such as electricity, telephone etc
- e. None of the above

83. Out of order accounts are those where

- a. Outstanding in the accounts are continuously in excess of sanctioned limit/drawing power
- b. If there are no credits continuously for 90 days as on date of balance sheet or credits are not sufficient to cover interest debited during the period
- c. If interest debited is not repaid in 30 days
- d. Only (a) and (b)
- e. None of the above

84. What is vishing

- a. Vishing refers to exchanging pleasantries with the customers
- b. Using mobile/landline by fraudsters in an attempt to obtain private identity information from customers, to be used for identity theft such as IT refund, card activation or upgrade etc.
- c. Using e-mail to obtain private information
- d. All of the above
- e. None of the above

85. ECS debit functionality is done at the following centre w.e.f. 01/04/2016

- a. Clearing section Mumbai, for bank as a whole
- b. Respective Regional Clearing Centre
- c. Respective Accounts Section
- d. Respective branches
- e. None of the above



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86. In Operational Risk Management, KRI refers to

- a. Key Risk Institutions
- b. Key Risk Indicators
- c. Key Review Information
- d. Key Review Institution
- e. None of the above

87. As per RBI guidelines, permissible period of deferment of DCCO (Date of Comment of Commercial operation) to keep the account in standard is

- a. 2 years for infrastructure projects & 1 year for non-infrastructure project
- b. 1 year for infrastructure projects & 1 year for non-infrastructure project
- c. 3 years for infrastructure projects & 2 years for non-infrastructure project
- d. 2 years for infrastructure projects & 2 years for non-infrastructure project
- e. None of the above

88. Can pension loan quantum for other pensioners (other than our retired employees) is

- a. 15 months gross pension
- b. NTH to be 40% of gross pension with minimum of Rs.7,500/-
- c. Rs.3.00lacs
- d. All the above
- e. None of the above

89. Under PMAY, Housing loan to Economically weaker section and low income group, maximum loan amount eligible for interest subsidy

- a. 1.00lac
- b. 2.50lacs
- c. 5.00lacs
- d. 6.00lacs
- e. None of the above

90. Under PMAY Housing loan to EWS/LIG group, maximum period of interest subsidy is for

- a. 15yrs
- b. 10yrs
- c. 5yrs
- d. Upto borrower attaining 60yrs
- e. None of the above

91. Pradhan Mantri Fasal Bima Yojana (PMFBY) is a crop insurance scheme for farmers and coverage is

- a. voluntary for all non-loanee farmers
- b. Mandatory for loanee farmers
- c. Tenant farmers and share croppers are also eligible
- d. All of the above
- e. None of the above



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92.The following risk is excluded under PMFBY (Pradhan Mantri Fasal Bima Yojana)

- a.Planting risk
- b.Standing Crop
- c.Post Harvest losses and localized calamities
- d.Loss arising out of malicious damage
- e.None of the above

93.Sum insured under PMFBY is equal to

- a.Value of the crop
- b.Scale of finance
- c.Loan amount sanctioned
- d.Twice the value of crop
- e.None of the above

94.Branches are not permitted to make cash payments towards revenue expenditure in excess of

- a.Rs.10,000/-
- b.Rs.50,000/-
- c.Rs.20,000/-
- d.Rs.1,00,000/-
- e.None of the above

95.Interest subvention for crop loans is given at the rate of

- a.3% p.a. for normal subvention and 2% p.a. for prompt repayment
- b.2% p.a. for normal subvention and 3% p.a. for prompt repayment
- c.2% p.a. for normal subvention and 2% p.a. for prompt repayment
- d.3% p.a. for normal subvention and 1% p.a. for prompt repayment
- e.None of the above

96.Benefit of retention of asset classification for restructured accounts, will be available only if restructuring is done within _____ months of date of calamity

- a.1 month
- b.2 months
- c.6 months
- d.3 months
- e.None of the above

97.Under whole turnover packing credit, which of the following is included for ECGC cover

- a.Deferred Payment exports, turnkey projects, construction works and service contracts
- b.Advances granted to Govt. companies
- c.Advances to exporters against export entitlements
- d.Advances granted to offshore banking Clients
- e.None of the above



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98. In terms of ECIB(WTPC) branches are required to obtain the approval of ECGC for limits to new exporters in excess of Rs _____ lacs and within _____ days of sanction/enhancement of limit

- a. Rs.10lacs and 30 days
- b. Rs.50lacs and 30 days
- c. Rs.100lacs and 60 days
- d. Rs.500lacs and 60 days
- e. None of the above

99. Report of default in an export advance is to be filed with ECGC within _____ month/s from date of recall of advance by branch or _____ month/s from due date/extended due date of the outstanding pre-shipment advance

- a. 1 & 4
- b. 2 & 3
- c. 3 & 3
- d. 3 & 4
- e. None of the above

100. In case of post-shipment advances under ECIB maximum amount upto which claims will be paid to Bank in the ECIB cover period of one year is

- a. Rs.100crores
- b. Rs.500crores
- c. Rs.750crores
- d. Rs.1000crores
- e. None of the above

101. While granting advances under pre/post-shipment credit, the following is to be verified from ECGC website

- a. BSAL – Buyer Specific Approval List
- b. SAL – Exporters & Connected persons under Specific Approval List
- c. ASL – Accounts Settled List (OB/Companies settled exporters)
- d. All of the above
- e. None of the above

102. On which of the following MSME schemes, there is a lot of focus

- a. Canara MSE Pragati
- b. Canara MSE Saral
- c. Canara MSE Satkar
- d. Canara Guide
- e. None of the above



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103. Pradhan Mantri Mudra Yojana (PMMY) – which of the following entities are not eligible for finance

- a. Private Ltd. Company
- b. HUF
- c. Trusts
- d. Entities where Risk Rating is High
- e. None of the above

104. Loans under PMMY can be granted for which of the following

- a. Non Corporate small business segments
- b. Term Loan and working capital
- c. Existing customers with 2 years satisfactory track record
- d. All of the above
- e. None of the above

105. Form 15cc (statement relating to certain remittances to non-resident) is to be submitted Income tax Department by bank within _____ days from the end of the quarter

- a. 7 days
- b. 15 days
- c. 21 days
- d. 30 days
- e. None of the above

106. MCLR refers to

- a. Minimum Cost Lending Rate
- b. Marginal Cost of funds based Lending Rate
- c. Minimum Central Lending Rate
- d. Maximum Cost Lending Rate
- e. None of the above

107. An agricultural loan granted for short duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue

- a. for 1 crop season
- b. for 2 crop seasons
- c. for 90 days
- d. for 180 days
- e. None of the above

108. Proceeds of vehicle loan can be disbursed by

- a. DD which can be sent through the customer with our covering letter
- b. DD to be delivered to vehicle dealer directly by branch
- c. RTGS/NEFT followed by e-mail to dealer
- d. Either (b) or (c) only
- e. None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

109. In the case of Credit Guarantee fund scheme for Education loan, amount guaranteed is

- a. 75% of amount in default
- b. 100% of amount in default
- c. 50% of amount in default
- d. 66% of amount in default
- e. None of the above

110. Canmobile refers to

- a. Vehicle loans to customers
- b. Vehicle loans to SME units
- c. Mobile Banking facility
- d. Both (a) and (b)
- e. None of the above

111. Which of the following types of accounts are eligible for mobile banking facility

- a. Corporate accounts, HUF, Trusts, Clubs and Associations
- b. Joint accounts where operation condition is other than severally
- c. Non-resident Accounts
- d. Dormant Accounts
- e. None of the above

112. Of the following, which is mandatory for mobile banking

- a. Mobile handset and telephone numbers
- b. Mobile user id and mpin for login and transactions
- c. MMID number for IMPS funds transfer
- d. All the above
- e. None of the above

113. The Maximum charges under revised transaction charges for RTGS w.e.f April 1, 2016 for transaction value of Rs. 2 lakhs to Rs. 5 lakhs and above Rs. 5 lakhs (Exclusive of service tax) is?

- a. NIL, NIL
- b. Rs. 27, Rs. 52
- c. Rs. 27, Rs. 30
- d. Rs. 30, Rs. 55
- e. None of the above

114. The RTGS transaction charges w.e.f April 1, 2016 is "NIL" for transaction value of Rs. 2 lakhs to Rs. 5 lakhs and above Rs. 5 lakhs (Exclusive of service tax) during the hours of?

- a. 08:00-11:00
- b. 11:00-13:00
- c. 13:00-16:30
- d. after 16:30
- e. None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

115. Canara Platinum Variant Debit cards can be issued to customers meeting which of the following eligibility criteria?

- a. Average quarterly balance of Rs.25,000/- and above in existing SB/CA
- b. Balance of Rs.25,000/- in new SB/CA (less than 3 months)
- c. Canara Debit card holders who have used Debit cards for purchase transactions totally to the tune of Rs.50,000/- and above during the previous 12 months
- d. All the above
- e. None of the above

116. The accident death insurance cover extended by our Bank for Platinum Debit card holders due to Air accident is?

- a. Rs.4 lakh for self and Rs.2 lakh for spouse
- b. Rs.8 lakh for self and Rs.2 lakh for spouse
- c. Rs.8 lakh for self and Rs.4 lakh for spouse
- d. Rs.4 lakh for self and Rs.4 lakh for spouse
- e. None of the above

117. Marginal Cost of Fund Based Lending Rate (MCLR) is applicable to loans and advances sanctioned and Credit facilities Renewed/reset on or after?

- a. 01-Apr-2016
- b. 01-May-2016
- c. 31-Mar-2016
- d. 1-Mar-2016
- e. None of the above

118. Interest subvention of ___% for short term crop production loans to farmers and further ___% on prompt repayment is extended for the fiscal 2016-17.

- a. 2%, 2%
- b. 3%, 2%
- c. 2%, 3%
- d. 3%, 3%
- e. None of the above

119. Platinum Debit card earns ____ bps higher income than base variant debit cards.

- a. 10
- b. 15
- c. 20
- d. 25
- e. None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

120.As per recent Instructions/Directives received from RBI, it is mandatory to make available_____ facility in all branches for persons with disabilities.

- a.caretaker
- b.radio
- c.Magnifying Glass
- d.seperate counter
- e.None of the above

121.Customer is entitled to receive compensation of _____ for not reimbursing the amount debited due to failed ATM transaction within 7 working days, without any claim.

- a.Rs.50/- Perday
- b.Rs.100/- Perday
- c.Rs.500/- Perday
- d.10% of ATM transaction amount
- e.None of the above

122.As per our Circular on Cash Management in ATM (422/2013), it is prescribed that the cash loaded in ATM/CD should not exceed___ % of the average cash withdrawals per day in the particular ATM/CD.

- a.100
- b.150
- c.75
- d.110
- e.None of the above

123.The maximum loan facility that can be extended under “Stand Up India Scheme” introduced by the Government of India to help Women and SC/ST Entrepreneurs is?

- a.Rs.10 lakh
- b.Rs.25 lakh
- c.Rs.50 lakh
- d.Rs.100 lakh
- e.None of the above

124.Under revised guidelines , though Credit Information Report is obtained from multiple Bureau, for the purpose of determining Risk grade only_____ score shall be considered.

- a.M/s CRIF High Mark Credit Information Services Pvt Ltd
- b.M/s Equifax Credit Information Services Pvt Ltd
- c.M/s Experian Credit Information Company India Private Ltd
- d.M/s CIBIL-Transunion
- e.None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

125. For screening of Customer names with UN list of terrorist Individuals/ Entities, before creation of new Cust ID/account, new menu option_____ has been enabled in CBS.

- a. CIM50
- b. CIM51
- c. CIM52
- d. CIM53
- e. None of the above

126. FIU-IND has come out with _____ new Red flag indicators which are to be implemented and monitored at various levels of Branches/Foreign Departments/FEX Cell/Circle offices and escalate/report to concerned Internal Control section.

- a. 42
- b. 51
- c. 63
- d. 71
- e. None of the above

127. All personalised Debit cards lying undelivered beyond a period of ____ Month/Months from the month of issue shall be destroyed by Branches as per extant procedure after exhausting all possible efforts of delivery.

- a. 1
- b. 2
- c. 3
- d. 5
- e. None of the above

128. Non Financial reason responsible for Slippage of Accounts to NPA is/are

- a. Non-updation of Stock Statement details/DP in the system (both FCR and FCC).
- b. Non renewal of running limits like OD/OCC and also NFB limits (both FCR and FCC).
- c. Non-linking of securities, particularly in respect of accounts having limits both under FCR and FCC.
- d. All of the above
- e. None of the above

129. Opening and maintaining of Bank Guarantee/Letter of Credit is enabled in which Package?

- a. FCR
- b. FCC
- c. SAS
- d. SSO
- e. None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

130. Ministry of Rural Development, Government of India has launched NSAP to open accounts and seeding of Aadhar number and Mobile number for persons belonging to below poverty line. NSAP is?

- a. National Social Assistance Programme
- b. National Social Awareness Programme
- c. National Social Assistance Plan
- d. National Society Assistance Programme
- e. None of the above

131. Auto Renewal on expiry of Debit cards shall be extended only for active cards i.e cards used at least once for financial/non financial transaction within the last _____

- a. 6 Months
- b. 1 Year
- c. 3 Months
- d. 9 Months
- e. None of the above

132. The maximum limit of ATM cash withdrawal and purchase at POS/ Internet for platinum variant Debit card is?

- a. Rs.40,000 & Rs.50,000
- b. Rs.50,000 & Rs.1,00,000
- c. Rs.40,000 & Rs.2,00,000
- d. Rs.50,000 & Rs.2,00,000
- e. None of the above

133. Branches to give acknowledgement on receipt of _____ application with required documents in all respects.

- a. Debit Card
- b. Credit Card
- c. Internet Banking
- d. Mobile Banking
- e. None of the above

134. The maximum load amount in Canara bank International Prepaid Travel card in tune with modification of FEMA guidelines is?

- a. USD 100,000 per year
- b. USD 200,000 per financial year
- c. under the overall limit of USD 250,000 per financial year permitted under LRS
- d. USD 25,000 per trip
- e. None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

135.The total number of currencies that can be loaded in Canara Bank International Prepaid Travel Card is?

- a.4
- b.3
- c.5
- d.7
- e.None of the above

136.The time norms for cheques and other instruments sent for collection to state capitals/major cities/other centres is?

- a.7/14/21 days
- b.7/10/14 days
- c.7/15/30 days
- d.15 days for all
- e.None of the above

137.For the period of delay beyond the time norms for collection of Outstation Cheques and other instruments, interest at _____ rate is to be paid to the customer without any demand.

- a.SB
- b.Term deposit
- c.Base
- d.Any of the above
- e.None of the above

138.The customers can take up the complaints with Banking Ombudsman on not getting satisfactory response or solution within_____

- a.1 Month
- b.15 Days
- c.3 weeks
- d.3 months
- e.None of the above

139.Marginal Cost of Fund Based Lending Rate (MCLR) replaced which previous rate for lending?

- a.BPLR
- b.Base rate
- c.Fixed rate
- d.Variable rate
- e.None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

140. which scheme is launched for financing MSMEs to purchase vehicles for business?

- a. MSME UNNATI
- b. MSME PRAGATI
- c. MSME VAHAN
- d. All the above
- e. None of the above

141. Interest subvention for short term Crop loans is applicable for loans upto?

- a. Rs.1,00,000
- b. Rs.2,00,000
- c. Rs.3,00,000
- d. Rs.4,00,000
- e. None of the above

142. Education Loans not sanctioned under Management quota and covered under CGFSEL (Credit Guarantee Fund Scheme for Education Loans) need not be covered by collateral or third party guarantee for upto a limit of ?

- a. Rs.4.00 lakh
- b. Rs.6.00 lakh
- c. Rs.7.50 lakh
- d. Rs.10.00 lakh
- e. None of the above

143. Both the customer and the Bank have the right to be treated with courtesy. This is called?

- a. Right of Fair treatment
- b. Right of Transparency
- c. Right to Privacy
- d. Right of suitability
- e. None of the above

144. Customers' personal information should be treated as private and confidential. This is called?

- a. Right of Fair treatment
- b. Right of Transparency
- c. Right to Privacy
- d. Right of suitability
- e. None of the above

145. All cards and pin mailers should be kept in _____ treating them as security items.

- a. Single lock
- b. Double lock
- c. Manager's cabin
- d. Any of the above
- e. None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

146. Overdraft facility for PMJDY accounts can be extended upto a limit of?

- a. Rs.2,000
- b. Rs.5,000
- c. Rs.10,000
- d. Rs.50,000
- e. None of the above

147. Overdraft facility in PMJDY accounts can be extended to those whose household annual income does not exceed _____ and _____ for Rural and Non Rural areas respectively.

- a. Rs.1,00,000 & Rs.1,60,000
- b. Rs.1,20,000 & Rs.1,50,000
- c. Rs.1,40,000 & Rs.1,60,000
- d. Rs.1,20,000 for both
- e. None of the above

148. The two types of Bank guarantees are?

- a. Performance and Financial Guarantee
- b. Non-performance and Non-financial Guarantee
- c. Performance and Credit Guarantee
- d. Non-performance and default Guarantee
- e. None of the above

149. A Primary and a Secondary Back up card is provided in _____ kit?

- a. Welcome
- b. Canara international Travel prepaid card
- c. Canara debit card
- d. Canara credit card
- e. None of the above

150. The Maximum limit of Secured Credit card for Individuals is?

- a. Rs.3,00,000
- b. Rs.10,00,000
- c. Rs.15,00,000
- d. Rs.25,00,000
- e. None of the above

151. Firms with "Sleeping Partners" and Politically Exposed Persons come under which category of Risk?

- a. Low Risk
- b. Medium Risk
- c. High Risk
- d. No Risk
- e. None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

152. Vidya Turant Scheme is applicable to loans of amount greater than?

- a. 4.00 lakh
- b. 7.50 lakh
- c. 10.00 lakh
- d. 15 lakh
- e. None of the above

153. All education loans sanctioned, whether under regular IBA model Education loan scheme or Vidya Turant scheme will be covered under Interest subsidy upto an amount of?

- a. 7.50 lakh
- b. 10.00 lakh
- c. 12.50 lakh
- d. 15.00 lakh
- e. None of the above

154. Under PMMY TARUN, the loan amount that can be sanctioned is?

- a. upto Rs. 50,000/-
- b. Rs. 50,001/- to Rs. 5,00,000/-
- c. Rs. 5,00,001/- to Rs. 10,00,000/-
- d. Greater than Rs. 10,00,000/-
- e. None of the above

155. A new package SAS-EGRC is introduced to monitor Key Risk Indicators (KRI) such as Customer complaints, Number of Audit observations etc of which risk?

- a. Credit Risk
- b. Market Risk
- c. Operational Risk
- d. security risk
- e. None of the above

156. What are the channels available for Hotlisting Canara Credit cards?

- a. SMS
- b. Toll Free
- c. mServe
- d. All the above
- e. None of the above

157. Interest rates on Small savings schemes such as PPF, SCSS, Sukanya Samridhi Account are fixed by Government of India for?

- a. Every month
- b. Every Quarter
- c. Every Half year
- d. Every Year
- e. None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

158. In case the cheque/Instrument is lost in transit/in clearing process, onus of such loss lies with the?

- a. Collecting Banker
- b. Paying banker
- c. Customer
- d. Payee
- e. None of the above

159. Branches are permitted to approve clean credit for Import of Rough, Cut and polished diamonds for a period not exceeding _____ days from the date of shipment.

- a. 30
- b. 60
- c. 90
- d. 180
- e. None of the above

160. The Maximum card limit of Credit card for corporates is?

- a. 10 lakh
- b. 20 lakh
- c. 50 lakh
- d. 100 lakh
- e. None of the above

161. The validity of for all Domestic Magstripe Debit cards is _____ years from the month of the issue.

- a. 5 Years
- b. 10 Years
- c. 2 Years
- d. 7 Years
- e. None of the above

162. In case of delay in realisation of local cheques, compensation at _____ rate is to be provided for late realisation.

- a. Savings
- b. Term Deposit
- c. Term deposit interest rate applicable for the period of delay
- d. 10%
- e. None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

163. THE GOVERNMENT OF INDIA HAS PERMITTED IMPORT OF BATTERIES AND CELLS COMING ALONG WITH THE BIS REGISTERED POINT OF SALE (PoS) TERMINALS IF THE SAID CELLS/BATTERIES ARE EITHER REGISTERED WITH BIS OR ARE CERTIFIED AS PER INTERNATIONAL STANDARD. This permission for import of battery and cells shall be valid upto

- a. 2/28/2017
- b. 3/31/2017
- c. 4/30/2017
- d. 5/31/2017
- e. none of the above

164. Following is a paperless PIN, where a debit card Cardholder can generate/regenerate PIN at our Bank ATM.

- a. Brown PIN/Forgot PIN
- b. Green PIN/Forgot PIN
- c. Blue PIN/Forgot PIN
- d. Black PIN/Forgot PIN
- e. none of the above

165 Interest rate on Canara Tax Saver deposit scheme effective from 05/01/2017 is

- A 6.6
- B 6.7
- C 6.8
- D 6.9
- E None of the above

166 Amount under Micro enterprises shall constitute ---% of the total outstanding under Micro and Small enterprises as of previous financial year.

- A 50%
- b 60%
- c 70%
- d None of the above

167 All student applicants seeking education loans are to submit their Education loan application through the following Portal only, in lieu of physical loan applications.

- a Vijaya Lakshmi
- b Vidya Lakshmi
- c Vindya Lakshmi
- d None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

- Option for our existing Housing Loan customers carrying floating rate of interest under BPLR and Base Rate regimes to switchover to Present Card Rates linked to One Year MCLR (to be reset every year), the payment of switchover fees shall be
- 168
- a 0.25% of Outstanding Liability subject to a maximum of Rs. 20000/-
 - b 0.40% of Outstanding Liability subject to a maximum of Rs. 28000/-
 - c 0.50% of Outstanding Liability subject to a maximum of Rs. 25000/-
 - d 0.60% of Outstanding Liability subject to a maximum of Rs. 30000/-
 - e None of the above

- The re-pricing for Housing Loans to switchover to Present Card Rates linked to One Year MCLR is to be permitted by
- 169
- a the Branches
 - b Retail Asset Hubs
 - c the Branches/RAHs in whose custody the loan papers are held.
 - d Regional Office / Circle Office

- CLAPS is a digital solution for Automated Loan Processing and Appraisal mechanism.
- 170
- a CLAPS package covers Agriculture, Retail, Education, Staff, Gold Loans, MSME & Corporate and Lead Management Modules
 - b Under Phase-I, Agriculture, Retail, Education, Staff and Gold Loan modules are enabled.
 - c Branches / Offices can access CLAPS package using the URL
 - d § <http://claps/csfweb>
 - e All

- Automatic Generation of letters to be sent to existing Housing Loan Borrower/s under BPLR/BR regime to Switch over to present Card Rates linked to One Year MCLR regime can be done through the
- 171
- a BUSINESS OBJECT REPORT- 280080
 - b BUSINESS OBJECT REPORT- 280313 .
 - c BUSINESS OBJECT REPORT- 280111
 - d BUSINESS OBJECT REPORT- 120001

- The re-pricing for Housing Loans to switchover to Present Card Rates linked to One Year MCLR shall be done
- 172
- a retrospectively
 - b prospectively and not retrospectively
 - c either prospectively or retrospectively as per the borrower's option



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

- 173 Minimum qualification to join courses under vocational courses / skill loan courses
- a The student should have completed 8th standard.
 - b The student should have completed 10th standard.
 - c The student should have completed 12th standard.
- Minimum qualification required to pursue Vocational /skill development courses is
- d waived.
 - e None of the above

MAXIMUM QUANTUM OF CAR LOAN SCHEME AT CONCESSIONAL RATE OF INTEREST TO WORKMEN EMPLOYEES ENHANCED IN CASE OF

- 174 PURCHASE OF BRAND NEW VEHICLES
- a From existing maximum of Rs.4 Lacs to Rs.5 Lacs
 - b From existing maximum of Rs.5 Lacs to Rs.6 Lacs
 - c From existing maximum of Rs.5.5 Lacs to Rs.6 Lacs
 - d From existing maximum of Rs.6 Lacs to Rs.7 Lacs
 - e None of the above

MAXIMUM QUANTUM OF CAR LOAN SCHEME AT CONCESSIONAL RATE OF INTEREST TO WORKMEN EMPLOYEES ENHANCED IN CASE OF

- 175 PURCHASE OF USED/PRE-OWNED CARS .
- a From existing maximum of Rs.3 Lacs to Rs.4 Lacs
 - b From existing maximum of Rs.3.5 Lacs to Rs.4 Lacs
 - c From existing maximum of Rs.4 Lacs to Rs.5 Lacs
 - d From existing maximum of Rs.4.5 Lacs to Rs.5.5 Lacs
 - e None of the above

Considering the focus on sustainable increase in our credit flow to Micro and Small Enterprises, Short Term Loan Scheme for Traders satisfying Micro & Small Enterprises (MSE) definition, for financing against the Negotiable Warehouse

- 176 Receipts of Agricultural Commodities is extended till
- a 12/19/2017
 - b 1/19/2018
 - c 2/19/2018
 - d 3/19/2018
 - e None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

- 177 Processing charges on Housing loans and Canara vehicle loans waived for the
- a loans sanctioned till 28/02/2017 and disbursed on or before 31.03.2017
 - b loans sanctioned till 31/03/2017 and disbursed on or before 31.03.2017
 - c loans sanctioned till 31/03/2017 and disbursed on or before 30.04.2017
 - d loans sanctioned till 31/03/2017 and disbursed on or before 31.05.2017
 - e None of the above

Under Vidya Turant - an online instant education loan sanction facility - considering the fact that the fee structure has been enhanced by Indian School of Business (ISB), {Mohali & Hyderabad campus}, and also based on the recommendation of circles, collateral free loan limit per student has been enhanced from existing limit of Rs.30.00 lacs, in respect of students of Indian School of Business (ISB), at Mohali and Hyderabad

- 178 to :
- a Rs.34 lacs
 - b Rs.35 lacs
 - c Rs.36 Lacs
 - d Rs.37 Lacs
 - e None of the above

- 179 Merchant Discount Rate charged to Merchant on usage of RuPay/VISA /Mastercard debit Card is relaxed for transactions upto
- a Rs. 1500/-.
 - b Rs. 1800/-.
 - c Rs. 2000/-.
 - d Rs. 2500/-.
 - e None of the above

- 180 Maximum number of times the Adhoc and Temporary overlimit that can be permitted in a financial year is
- a 2 and 6 respectively
 - b 2 and 12 respectively
 - c 3 and 12 respectively
 - d 3 and 10 respectively
 - e None of the above

- 181 Maximum number of times the Adhoc and Temporary overlimit that can be permitted respectively 2 times and 12 times in a
- a Calender Year
 - b Financial year
 - c One year from renewal to renewal



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

- Indian Institute of Technology, Bhilai, Chhattisgarh has now been included in the scheme, for sanction of Education Loan under Vidya Turant Scheme, bringing total
- 182 number of eligible institutions to
- a 70
 - b 75
 - c 80
 - d 85
 - e None of the above
- Limits on cash withdrawals from Savings bank accounts enhanced to Rs.50,000 per
- 183 week
- a w.e.f. 10.02.2017
 - b w.e.f. 15.02.2017
 - c w.e.f. 20.02.2017
 - d w.e.f. 25.02.2017
 - e None of the above
- 184 No limits on withdrawal from savings bank accounts is permitted effective from
- a 2/28/2017
 - b 3/13/2017
 - c 3/15/2017
 - d 3/31/2017
 - e None of the above
- Our MD &CEO has permitted to continue the incentive scheme of payment of Rs.5/- per eligible account to the BCA or other agencies for Aadhaar seeding in PMJDY
- 185 accounts upto
- a 3/31/2017
 - b 4/30/2017
 - c 5/31/2017
 - d 6/30/2017
 - e None of the above
- List of eligible unseeded PMJDY accounts, which will be the base for making incentive
- 186 payments, shall be available in BO report:
- a 280080
 - b 280111
 - c 120011
 - d 170177
 - e None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

- 187 During the cash back campaign for Canara Visa Debit card Holders (21/02/2017 to 12/03/20147) Top 50 (fifty) Qualifying VISA Debit Cardholders will be entitled to receive a maximum cashback of
- a Rs.4000
 - b Rs.4500
 - c Rs.5000
 - d Rs.5500
 - e None of the above

- 188 As prescribed in INDIAN COMPANIES ACT 2013 -U/S 2(77), one of the following is treated within the definition of relative:
- a Daughter's husband
 - b Daughter's son
 - c Daughter's son's wife
 - d Daughter's daughter
 - e Daughter's daughter's husband
 - f None of the above

- 189 For reviewing the pending Outward Cheque for Collections (OCCs), the BO Report can be generated under
- 120087
 - 120088
 - 120089
 - 120090
 - None of the above

- 190 After reviewing the report under BO120089, if the OCC is already adjusted/returned/converted as CDB, (and branches to confirm themselves that particular OCC not outstanding,) they may delete the record under CBS option
- a 6564
 - b 6565
 - c 6566
 - d 6567
 - e None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

- The staff welfare scheme is intended to reward the meritorious children of Subordinate staff (not dependant relatives) who have passed Matriculation / HSC / ISC in First Class during the year academic year 2015-16. The amount of reward is
- 191
- a Rs.3000/-
 - b Rs.3500/-
 - c Rs.4000/-
 - d Rs.4500/-
 - e None of the above

- Appraisal fee paid to the Jewel appraiser is 50 paise per Rs.100/- loan amount with a maximum of
- 192
- a Rs.150 per loan
 - b Rs.200 per loan
 - c Rs.250 per loan
 - d Rs.300 per loan
 - e None of the above

- What is the maximum quantum of loan to workmen employees for purchase of brand new car?
- 193
- a 90% of the cost of the car max Rs 5 lacs
 - b 90% of the cost of the car max Rs 5.5 lacs
 - c 90% of the cost of the car max Rs 6 lacs
 - d 95% of the cost of the car max Rs 6 lacs
 - e None of the above

- Maximum quantum of loan to workmen employees for purchase of used and pre owned car the maximum amount is
- 194
- a Rs.3 Lacs
 - b Rs.3.5 Lacs
 - c Rs.4 Lacs
 - d Rs.4.5 Lacs
 - e None of the above



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

- 195 Form No 60 or PAN need not be insisted upon when term deposit of Rs 50,000 or below per occasion or aggregating to less than Rs 5 lakhs during a financial year
- a term deposit of Rs 50,000 or below per occasion or aggregating to less than Rs 4 lakhs during a financial year
 - b term deposit of Rs 55,000 or below per occasion or aggregating to less than Rs 5 lakhs during a financial year
 - c term deposit of Rs 50,000 or below per occasion or aggregating to less than Rs 6 lakhs during a financial year
 - d term deposit of Rs 50,000 or below per occasion or aggregating to less than Rs 5 lakhs during a financial year
 - e None of the above

- 196 For LOANS TO INDIVIDUALS FOR SOLAR POWER FINANCING i.e. SOLAR LIGHTING, SOLAR WATER HEATERS, IRRIGATION PURPOSE, MICRO GRID ETC. - the ROI will be
- a BPLR+0.1%
 - b MCLR+0.1%
 - c BPLR+0.2%
 - d MCLR+0.2%
 - e None of the above

- 197 QR code based merchant payment enabled in UPI to act as mobile POS for retail business outlets, for which the charges applicable to the customers per transaction is
- a Rs.2
 - b Rs.3
 - c Rs.4
 - d No charges
 - e None of the above

- 198 NUUP facility can now be availed by all customers through registered mobile number, where NUUP is
- a National Unique USSD Platform
 - b National Unique USD Platform
 - c National Universal USSD Platform
 - d National Unified USSD Platform
 - e None of the above



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- 199 Branches have to invariably select the special scheme code -VIDYA TURANT (EDUCATION) while updating loan account information in BAM 83 for proper reporting / MIS purposes.
- a 60605
 - b 60610
 - c 60615
 - d 60620
 - e None of the above
- 200 Prepaid card is another variant of plastic money. There are three types: 1. "Canara Prepaid Classic Card" 2. "Canara Prepaid Plus Card" 3. "Canara Gift Card"
- a Only first card is reloadable
 - b Only first and second card are reloadable
 - c All the three are reloadable
 - d None of the above
- 201 Prepaid card can be issued to
- a Only to individuals
 - b Only to individuals & Corporates for onward distribution to employees / beneficiaries
 - c Only to Institutions / Government Departments/ other Organisations for onward distribution to employees / beneficiaries
 - d All the above
 - e None of the above
- 202 If the Average business for two years is $>Rs.50$ Cr and $\leq Rs.100$ Cr and the Average advances for two years is $>Rs.15$ Cr and $\leq Rs.40$ Cr , the status of the branch is
- a LARGE
 - b VLB
 - c ELB
- 203 If the Average Business for 2 years is $>Rs.100$ Cr and ≤ 500 Cr and Average Advances is $Rs.40$ Cr and $\leq Rs.150$ Cr for 2 years, the status of the branch is
- a LARGE
 - b VLB
 - c ELB



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- 204 Under Additional Canara Pension Loan to our Retired Employees & their family pensioners, (our existing Canara Pension Loan Scheme), the maximum quantum of loan is
- a Rs.15000
 - b Rs.20000
 - c Rs.25000
 - d Rs.30000
 - e None of the above

- 205 All the eligible officers may purchase a Briefcase /Leather Bag/ Office Bag of their choice and claim reimbursement from the Bank once in five years. Confirmed Officers MMG Scale II & III - the permissible limit is
- a Rs.1500
 - b Rs.2000
 - c rs.2500
 - d Rs.3000
 - e None of the above

- 206 All the eligible officers may purchase a Briefcase /Leather Bag/ Office Bag of their choice and claim reimbursement from the Bank once in five years. Confirmed Officers in JMG Scale I - the permissible limit is
- a Rs.1500
 - b Rs.2000
 - c rs.2500
 - d Rs.3000
 - e None of the above

- 207 All the eligible officers may purchase a Briefcase /Leather Bag/ Office Bag of their choice and claim reimbursement from the Bank once in
- 3 Years
 - 4 Years
 - 5 years
 - 6 Years
 - None of the above



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- In ATAL PENSION YOJANA – (SHARING OF REVENUE/ INCENTIVE WITH SELF HELP GROUPS & OTHERS) the incentive FOR MOBILISING NEW APY
- 208 ACCOUNTS is
- a Rs.50 per new account
 - b Rs.60 per new account
 - c Rs.70 per new account
 - d Rs.80 per new account
 - e None of the above
- The Issue / Load/ Reload charges for Canara Prepaid Cards issued to our staff members
- 209 are
- 30% of applicable rate
 - 40% of applicable rate
 - 50% of applicable rate
 - Charges waived to staff members
- Under Population Group-wise categorisation of Centres, Population for Semi-urban
- 210 Centre is
- a 10000 to 99999
 - b 10001 to 100000
 - c 100001 to 999999
 - d None of the above
- under Population Group-wise categorisation of Centres, if the Population is 10,00,000
- 211 and above, the type of centre is
- a Semi urban
 - b Urban
 - c Metropolitan
 - d None of the above
- Bank's empanelled resolution Agents for assisting in recovery of high value NPAs ,
- 212 falling under Doubtful and loss categories, with book liability of
- a More than Rs.40 Lakhs
 - b More than Rs.50 Lakhs
 - c More than Rs.60 Lakhs
 - d None of the above



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- a) M/s. Brickwork India Private limited
b) M/s. Mira Inform Private Limited,
c) M/s. Dun and Bradstreet Information Services India Private Limited,
d) M/s. EXPERIAN Services India Private Limited and
e) M/s. MNS Credit Management Private Limited.
- 213 Now, the Contract with the above Service Providers is renewed till
- a 30/06/2017
b 30/09/2017
c 31/12/2017
d 31/03/2018
e None of the above
- Directorate of PMEGP has decided to relax the condition of completion of EDP training
- 214 as a pre-condition for disbursement as a one time measure till
- a 28/02/2017
b 31/03/2017
c 30/04/2017
d 31/05/2017
e None of the above
- 215 Withdrawal of legal tender status for Rs.500/- and Rs.1000/-w.e.f expiry of
- a 6/11/2016
b 7/11/2016
c 8/11/2016
d 9/11/2016
e None of the above



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<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>ans</i>
1	a	10	c	19	b	28	b	37	c
2	b	11	a	20	c	29	c	38	b
3	c	12	a	21	d	30	c	39	d
4	b	13	c	22	a	31	c	40	b
5	c	14	a	23	b	32	d	41	b
6	c	15	c	24	b	33	a	42	c
7	a	16	b	25	d	34	C	43	d
8	b	17	c	26	b	35	d	44	d
9	a	18	a	27	d	36	b	45	d

<i>Sl no</i>	<i>Ans</i>	<i>Sln</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>ans</i>
46	d	55	d	64	b	73	b	82	d
47	b	56	d	65	a	74	d	83	d
48	b	57	d	66	d	75	c	84	b
49	a	58	c	67	d	76	b	85	a
50	d	59	d	68	a	77	d	86	b
51	c	60	d	69	a	78	a	87	a
52	e	61	a	70	d	79	c	88	d
53	b	62	c	71	b	80	d	89	d
54	d	63	d	72	e	81	c	90	a

<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>ans</i>
91	d	100	d	109	a	118	c	127	c
92	d	101	d	110	c	119	b	128	d
93	b	102	e	111	e	120	c	129	b
94	c	103	e	112	d	121	b	130	a
95	b	104	d	113	d	122	d	131	b
96	d	105	b	114	a	123	d	132	d
97	e	106	b	115	d	124	d	133	b
98	c	107	b	116	c	125	b	134	c
99	a	108	d	117	a	126	c	135	d

<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>ans</i>
136	b	145	b	154	c	163	b	172	b
137	b	146	b	155	c	164	b	173	d
138	a	147	a	156	d	165	d	174	b
139	b	148	a	157	b	166	b	175	b
140	c	149	b	158	a	167	b	176	b
141	c	150	d	159	d	168	c	177	c
142	c	151	c	160	d	169	c	178	c



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143	a	152	b	161	b	170	e	179	c
144	c	153	b	162	a	171	b	180	b

<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>Ans</i>	<i>Sl no</i>	<i>ans</i>
181	b	190	d	199	d	208	c		
182	c	191	c	200	b	209	d		
183	c	192	b	201	d	210	a		
184	b	193	c	202	a	211	c		
185	a	194	c	203	b	212	b		
186	d	195	d	204	b	213	c		
187	c	196	d	205	b	214	b		
188	a	197	d	206	a	215	c		
189	c	198	d	207	c				