

1) A web portal which has to be used by student to apply for loans to be more beneficial, who got admission in IIT Bhilai is

- a) Vidya lakshmi
- b) Vidya Turant
- c) Vidya Sahay
- d) Vidya Suraksha
- e) Shilip Sampada

(cir:66/2017;19/2017)

2) If a loan of Rs.35 lacs is granted to student of ISB Mohali, he needs to give a collateral of following and can be sanctioned by

- a) Collateral of 35 lacs and Branch sanction
- b) Collateral of 17.5 lacs and RAH CO sanction.
- c) No Collateral and RAH CO Sanction
- d) No Collateral and Branch Sanction
- e) No Collateral and RAH RO Sanction.

(cir:52/2017)

3) According to Basel guidelines, if a loan of amount 19.0 lac is sanctioned, the Risk weighted provisioning required is

- a) 100% of Rs 6 lacs.
- b) 75% of Rs.19 lacs
- c) 25% of Rs 11.5 lacs.
- d) 75% for Rs 9 lacs.
- e) 75% for Rs 10 lacs.

(cir:419/2017)

4) A Standard education Loan is Re-Scheduled moratorium period for 3rd time, on 02/01/2018. It will be a _____ asset on 02/07/2018.

- a) Standard
- b) Doubtful
- c) Sub-standard
- d) Loss
- e) NPA.

(cir 184/2017)

5) Private coaching expenses can be financed to students through education loan for which of the following courses.

- a) M B B S
- b) C S
- c) C F W
- d) C A
- e) NONE OF THE ABOVE

(cir 184/2017)

6) New Akansha is special scheme for education of

- i) professional course
- ii) technical course
- iii) SC ST Candidates
- iv) Backward Class
- v) General category

a) i, ii, iii

- b) i , ii
 - c) i , ii, iv
 - d) i , ii , iii , iv, v
 - e) iii , iv, v
- (cir 448/2017)

7) Special package for confirmed employee of m/s bsnl ltd with salary Rs.70000/ retiring after 72 months for Canara budget has maximum quantum and term period.

- a) 1400000 and 120 months
 - b) 350000 and 84 months
 - c) 700000 and 120 months
 - d) 1000000 and 60 months.
 - e) 700000 and 72 months
- (cir : 71/2017)

8) Canara Mortgage loan of loan quantum shall be processed and sanctioned by following wings on following dates.

- a) Credit Wings at HO on 1st October 2017 for Rs.6 crore
 - b) Credit Wings at HO. On 1st September 2017 for Rs.4.5 crore
 - c) Retail Assets Wing, HO on 31st September 2017 for Rs.5.5 crore
 - d) Retail Assets Wing, HO on 30th June 2017 for Rs 10.5 Crore.
- (cir 441/2017)

9) If total course fee Rs8 lacs, tuition fee is Rs 3 lacs. Loan amount which can be sanctioned is

- a) 6 lacs
 - b) 4.5 lacs
 - c) 6.5 lacs
 - d) 7 lacs
 - e) 8 lacs
- (147/2016)

10) If total course fee is Rs. 9 lacs and tuition fee is Rs 3 lacs with no collateral, co-obligant or guarantee. What can be needed Risk Weighted Provisioning for maximum quantum of loan for above loan, ..

- a) 75% of 9 lacs
 - b) 75% of 1.5 lacs
 - c) 0%
 - d) 100% of 9 lacs
 - e) 50% of 1.5 lacs.
- (147/2016, 148/2017)

11) A person employed is sanctioned education loan, he does not get salary during course of studies. His loan quantum is 7.4 lacs. He is given a collateral guarantee from

- a) 100% collateral guarantee for Rs3.4 lacs
 - b) 75% collateral guarantee for Rs7.4 lacs.
 - c) 100% collateral guarantee for Rs7.4 lacs
 - d) No collateral guarantee (CGFSEL)
 - e) None of the above
- (121/2015, 448/2013)

12) A girl student from backward class, applies for loan for Rs.8.0 lacs, with monthly income of Rs.8000/-, the minimum possible ROI which can be provided is

- a) MCLR+2.0
 - b) MCLR+1.5
 - c) 4.0%
 - d) 3.5%
 - e) MCLR+1.0
- (448/2017)

13) A girl student without caste certificate, applies for loan for Rs.8.0 lacs, the minimum possible ROI which can be provided is

- a) MCLR+2.0
 - b) MCLR+1.5
 - c) 4.0%
 - d) 3.5%
 - e) MCLR+1.0
- (449/2017)

14) Which of the following is coming under the aegis of NGCTC (National Credit Guarantee Trustee Company Ltd)?

- i) CGFSD
- ii) CGFSEL
- iii) CSIS
- iv) Padho pardesh scheme

- a) i, ii, iii
- b) i, ii
- c) i, ii, iv
- d) i, iii, iv
- e) iii, iv

15) Which bank is Nodal bank for implementation of Padho pardesh scheme?

- a) SBI
- b) Canara Bank
- c) BOB
- d) PNB
- e) None of the above

16) Claims of RRB for Padho Pardesh shall be submitted to

- a) MoHRD
- b) Sponsoring Bank of respective RRB
- c) Nodal Bank of Padho Pardesh scheme
- d) RBI
- e) SBI

17) which is the eligible annual family income of student for getting benefit out of Padho

Pardesh scheme.

- a)5 lacs
- b)7 lacs
- c)8 lacs
- d)4 lacs
- e)1 lac

18)Maximum Initial sum assured for Vidhya Suraksha for Education loan of Rs.40lacs is

- a)40 lacs
- b)30 lacs
- c)48 lacs
- d)50 lacs
- e)20 lacs

19)Can A Canara Buget loan be given without taking CIR?

- a)Yes
- b)No

20)Which of the following company is offers insurance for Vidhya Suraksha?

- a)Bajaj insurance -BAJIC
- b)Apollo Munich
- c)New India Insurance
- d)United india insurance
- e)CHOICE

21)A new Branch of Small Size headed by Scale 1 Officer incharge has power to sanction a maximum of _____ to a student borrower persuing MBA in XLRI Institute.

- a)10 lacs
- b)15 lacs
- c)20 lacs
- d)25 lacs
- e)30 lacs

22)A student of IIM – A has availed a loan in coimbatore in vidya turant scheme, he needs to change the home branch of that particular loan to Mumbai where he works.

- a)it is possible to change home branch from any where to any where.
- b)Only intra Circle transfer of loan is possible.
- c)Transfer of loan not possible
- d)Inter Circle transfer of loan with due permission from GM Chennai and GM Mumbei must.
- e)None of the above

23)Minimumqualification required for persuing vocational studies for which loan can be granted.

- a)8th
- b)10th
- c)no minimum qualification required
- d)12th
- e)Minimum qualification as per NSQF.

(38/2017)

24)The existing Vocational Education Loan scheme is reported under which of the following existing loan scheme.

- a)Vidya Jyothi
- b)Vidya Suraksha
- c)IBA Skill Loan
- d)Vidya Lakshmi
- e)Shilp Sampada

25)Who has developed Vidya lakshmi portal?

- a)RBI
- b)MoHRD
- c)Canara Banl
- d)NSDL
- e)None of the Above

26)According to Basel guidelines,if a loan of amount 7.0 lac is sanctioned, gauranteed by CGFSEL,the Risk weighted provisioning required is

- a)100% of Rs 6 lacs.
- b)50% of Rs.7 lacs
- c)75% of Rs 1 lacs.
- d)75% for Rs 7 lacs.
- e)0% for Rs 7 lacs.

(cir:148/2017)

27)Loan Finance to students pursuing higher studies at Association of Chartered Certified Accountants(ACCA), Dubai (UAE)

- a)is considered as inland studies
- b)is considered as abroad studies
- c)Can not be given loan
- d)Can be provided in Vidya turant scheme
- e)None of the above

28)A MCB branch headed by AGM can consider Education loan for MBA in in-land studies upto

- a)10 lacs
- b)15 lacs
- c)20 lacs
- d)25lacs
- e)30 lacs

29)A student discontinuing his study for the following reason is eligible for CSIS of his EL.

- a)No reason would suffice for eligibility of CSIS if student discontinues his studies.
- b)medial ground accpted by Government doctor.
- c)death of parents(Co-Applicant)
- d)expulsion on academic ground.
- e)medical ground accepted by head of concerned educational institution.

30) List of eligible Technical/Professional courses for Padho Pardesh scheme is publicized by

- i) MoHRD
- ii) IBA
- iii) RBI
- iv) Min of External affairs.

- a) i ii iii
- b) i ii
- c) i ii iii iv
- d) ii iii iv
- e) i ii iv

31) In Canara Budget Loan Scheme, what is the relaxation provided and by whom is it provided for giving loan?

- i) DGM-CO-CAC (DGM Headed CO) with 1 year service during probation period.
- ii) GM-CO-CAC (GM Headed CO) with 1 year service but only for confirmed employees.
- iii) DGM-CO-CAC (DGM Headed CO) with 1 year service but only for confirmed employees.
- iv) GM-CO-CAC (GM Headed CO) with 1 year service during probation period.

- a) i iv
- b) ii iii
- c) ii iv
- d) i, ii, iii, iv
- e) ii, iii, iv

32) Minimum NTH should

- i) not be less than 25% of gross salary before detection
- ii) not be less than Rs10000/- before detection
- iii) not be less than 25% of gross salary after detection
- iv) not be less than Rs10000/- after detection

- a) i ii
- b) iii iv
- c) only iii
- d) only iv-
- e) only i

33) The embargo condition where there is no special packages available for loans, the NPA level corresponding to Canara Budget Loan, Canara Vehicle Loan and Canara Home Loan should be greater than

- a) 2,3,4
- b) 2,4,3
- c) 3,2,4
- d) 1,2,3
- e) 1,2,4

34) A person already having Personal Loan (Clean) for Rs150000/-. His salary is Rs50000/- per month then he can be granted a loan of _____ by _____.

- a) Rs300000/- – Branch in charge - Small Branch.
- b) Rs750000/- - DGM CO CAC

- c)Rs500000/- - AGM of ELB.
- d)Rs150000/- - Branch in charge -Large Branch
- e)None of the above

35)Maximum repayment term that can be permitted by our Bank in Canara Budget Loan for repaying

- a)48 months
- b)60 months
- c)72 months
- d)84 months
- e)120 months

36)The Maximum ceiling a Canara Budget loan have for personal need of individual is

- a)1 crore
- b)5 crore
- c)10 crore
- d)15 crore
- e)20 crore

(305/2016-page 88 in 2.2.4)

37)which if the following applies to deviation correction prior to approval in **Retail Lending Schemes (excluding CRE)**.

i)CGM/GM-HO-CAC & ED-CAC may consider maximum of 2 deviations in a proposal, including Major deviations.

ii)Beyond the above, the deviation proposal shall be placed before the CAC of the Board for prior approval/permission.

iii) The restriction on maximum number of deviations does not apply to sanctions by CAC of the Board.

Which of the following is not true.

- a) only i
- b)only i and ii
- c)all i,ii and iii
- d)onli ii and iii
- e)None of the above

(305/016 172/2017)

38)Canara Budget Loan will have which of the following Risk Weighed Assets for BASEL Norms?

- a)125%
- b)110%
- c)100%
- d)75%
- e)150%

39) A person taking _____ loan should not have outstanding liability in Canara Budget Loan.

- a) DPN Loan
- b) Canara Trade Loan
- c) Easy Defence Personal Loan
- d) Canara Credit Card
- e) None of the Above

40) Which of the following RL Scheme is available in benefitting self for Canara Bank Staff.?

- i) HL
- ii) Vehicle Loan
- iii) Budget Loan
- iv) DPN Loan

- a) i ii iii only
- b) i iii only
- c) i ii iii iv
- d) i only
- e) None of the above

Answers:

- 1-b 39-c
- 2-d 40-b
- 3-b
- 4-a
- 5-d
- 6-c
- 7-d
- 8-c
- 9-d
- 10-C
- 11-d
- 12-d
- 13-b
- 14-b
- 15-b
- 16-c
- 17-a
- 18-c
- 19-a (when availed by staff)
- 20-e
- 21-c
- 22-a
- 23-e
- 24-c
- 25-d
- 26-e
- 27-a
- 28-a

29-e
30-b
31-b
32-b
33-c
34-d
35-c
36-c
37-e
38-a

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