



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

GENERAL BANKING

OBJECTIVE QUESTIONS:

1.Full Form of FATCA

- a.Foreign Amount Tax Compliance Act
- b.Foreign Account Transaction Compliance Act
- c.Foreign Account Tax Compliance Act
- d.Forign Amount Transaction Compliance Act
- e.None of the above

2.India has signed two global agreements for common reporting standard which two statements are true?

- 1.IGA (Inter Global Agreement) with the Govt of USA to implement CRS
- 2.Multilateral Competent Authority Agreement (MCAA) to implement FATCA
- 3.IGA (Inter Global Agreement) with the Govt of USA to implement FATCA
- 4.Multilateral Competent Authority Agreement (MCAA) to implement CRS

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

3.Limitations of transactions in Small accounts, which statements are true?

- 1.Aggregate credits not more than Rupees One lakh in a year
- 2.Aggregate withdrawals not more than Rupees Ten Thousand in a month
- 3.Balance in the accounts not more than Rupees Fifty Thousand at any point.

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

4. Periodicity of KYC Updatons:

- a.High Risk-10 years, Low Risk-8 years, Medium Risk-2 years
- b.High Risk-8 years, Low Risk-10 years, Medium Risk-2 years
- c.High Risk-2 years, Low Risk-10 years, Medium Risk-8 years
- d.High Risk-2 years, Low Risk-8 years, Medium Risk-10 years
- e.None of the above



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5. Digital Payment Platform

- a. BHIM Canara Empower
- b. USSD
- c. BHARAT - QR
- d. BHIM Aadhaar Pay (POS)
- e. All the above

6. The Term Customer is defined under:

- a. Banking Regulation Act
- b. Negotiable Instruments Act
- c. K.Y.C Guidelines
- d. RBI Act
- e. None of the above

7. The Currency Chest maintained by a nationalized bank is in the capacity of

- a. Principal and Agent
- b. Bailee as per Section 151 of Indian Contract Act
- c. Licensor and Licence
- d. Lessor and Lessee
- e. None of the above

8. The natural guardian of an unmarried major Hindu girl as per Minority and Guardianship Act 1956 is:

- a. Father
- b. Mother
- c. Husband
- d. Mother-in-Law
- e. None of these

9. A, B & C have taken jointly operated Locker. How many persons can be nominated in this account?

- a. One
- b. Two
- c. Three
- d. Depending upon the no. of locker holders
- e. None of the above



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10. Mr. X has opened a saving bank account and made the nomination in the name of Mr. Y. After his death Mr. Y did not approach the bank for payment and in the meanwhile legal heirs of Mr. X produced the 'Probate' as well as succession certificate and claimed the payment.

- a. Bank will make the payment to legal heirs as per legal certificates
- b. Payment can be made to nominee only
- c. Bank will have to act upon succession certificates as it is a court order
- e. Payment will be paid both to nominee and legal heirs
- d. None of the above

11. After the death of depositor, nominee demands before maturity payment of deposit.

- a. Bank can make such payment
- b. Payment can be made only after maturity
- c. Before maturity payment can be made with the consent of legal heirs.
- d. Before maturity payment can be made jointly to the nominee and legal heirs
- e. None of the above

12. Bipartite settlements are registered under which Act :

- a. Industrial Dispute Act
- b. Payment of wages Act
- c. Shop and establishment Act
- d. Not under any specific Act
- e. None of the above

13. SWIFT means

- a. Society for worldwide Inter-Bank Financial Telecommunication
- b. System for worldwide and International Financial Transactions
- c. Storage for worldwide and Information Technologically
- d. Society for worldwide and International Financial Telecommunication
- e. None of the above

14. Out of the following which statements correct:

- a. Bank should not expect deposits for the period longer than 10 years
- b. In case of minor period can be more than 10 years
- c. The period of deposits can be extended up to 20 years in case of institutions/ Govt. undertaking/corporation bodies.
- d. As per the order of the competent court period can be more than 10 years.
- e. All the above



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15. Guidelines related to Clean Note policy is issued by RBI to banks under which ACT?

- a. Section 35A of Banking Regulations ACT
- b. Section 35A of RBI ACT
- c. Section 45A of contract ACT
- d. Section 4 of Indian Currency ACT
- e. None of the above

16. Under which law definition of Hypothecation is given?

- a. Contract Act
- b. RBI Act
- c. SARFESI Act
- d. Transfer of property Act
- e. None of these

17. Official Language is governed under which Act?

- a. The official Language Act 1963
- b. The National Language Act, 1963
- c. Central Languages Act, 1963
- d. Hindi Language Act, 1963
- e. None of these

18. A saving bank account has been opened in the name of A & B operated jointly by them. On the death of A payment will be made.

- a. To B only
- b. Legal heirs of A & B jointly
- c. Legal heirs of A & B jointly on the production of death certificate and succession certificate
- d. Legal heirs of A & B jointly after obtaining the death certificate of A and stamped indemnity signed by all of them.
- e. None of the above

19. A _____ is one where suspicion of fraudulent activity is thrown up by the presence of one or more Early Warning signals (EWS). This concept has been introduced in the current framework as an important step in fraud risk control.

- a. Red Flagged account
- b. Special Mention account
- c. High Risk account
- d. Early Mortality account
- e. None of the above



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20. The threshold for Early Warning Signals and Red Flagged Account is an exposure of _____ or more at the level of a bank irrespective of the lending arrangement.
- a. 100 million
 - b. 250 million
 - c. 500 million
 - d. 1000 million
 - e. None of the above
21. _____ is the penal interest charged for Delayed/wrong Reporting of currency chest transaction and also shortages/ Inclusion of counterfeit banknotes.
- a. Bank Rate +2%
 - b. Bank Rate + 1%
 - c. Base Rate + 2%
 - d. Base Rate +1%
 - e. None of the above
22. Bank has entered into a corporate Agency Agreement for selling their General Insurance products with whom of the following:
- a. New India Assurance Co Ltd
 - b. Bajaj Allianz General Insurance Co Ltd
 - c. TATA AIG General Insurance Co Ltd
 - d. All of the above
 - e. None of the above
23. Customer's day is observed on:
- a. 7th of every month
 - b. 15th of every month
 - c. 10th of every month
 - d. 20th of every month
 - e. None of the above
24. Redressal of complaints-adopted by our Bank :
- a. General Complaints -21 days; RBI,MPs,VVIPs-15 days; PMS office-7days
 - b. General Complaints -15 days; RBI,MPs,VVIPs-10 days; PMS office-7days
 - c. General Complaints -20 days; RBI,MPs,VVIPs-15 days; PMS office-10days
 - d. General Complaints -30 days; RBI,MPs,VVIPs-30 days; PMS office-30days
 - e. None of the above



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25. Customers should be contacted between:

- a. 07-00 hrs To 19-00 hrs
- b. 08-00 hrs To 20-00 hrs
- c. 08-00hrs To 20-00 hrs
- d. Anytime can be contacted
- e. None of the above

26. As per compensation policy if customer suffered due to deficiency of services in case where neither the branch nor the customer is at fault, but lies elsewhere in the system, the branch should compensate the customer up to _____ or actual loss whichever is lower and the same will be on merits of the case.

- a. Rs 5000/-
- b. Rs 1000/-
- c. Rs 500/-
- d. Rs 100/-
- e. NIL

27. Time Limit for settlement of Death Claim:

- a. 15 days
- b. 30 days
- c. 45 days
- d. 60 days
- e. 90 days

28. Relationship between bank and customer on availing Locker facility

- a. Lessor(Bank) and Lessee(customer)
- b. Lessor(customer) and Lessee(Bank)
- c. Bailor (Bank) and Bailee(customer)
- d. Bailor(customer) and Bailee(Bank)
- e. None of the above

29. Locker facility is Governed by

- a. Indian Contract Act
- b. Bailment Act
- c. Transfer of Property Act
- d. Custody Act
- e. None of the above



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30. Delay in deposit of service tax attracts penalty of:

- a. Rs. 200 per day
- b. Int 18% pa + penalty @ Rs 200 per day
- c. Int 18% pa + penalty @ Rs 200 per day or 2% per month of tax liability whichever is higher
- d. Int 18% pa + penalty @ Rs 100 per day
- e. None of the above

31. Charges for lost of Locker Key:

- a. Rs 100/- in addition to actual break open charges
- b. Rs 200/- in addition to actual break open charges
- c. Rs 500/- in addition to actual break open charges
- d. Only actual break open charges
- e. None of the above

32. CPPAPS denotes

- a. Committee on Procedures and Performance Audit on Public Servicers
- b. Credit on Procedures and Performance Audit on Public Servicers
- c. Committee on Procedures and Performance Audit on Public Systems
- d. Credit on Procedures and Performance Audit on Public Systems
- e. None of the above

33. Charges for delayed collection of Locker rentals for period beyond 6 months

- a. 10% of applicable annual rental
- b. 25% of applicable annual rental
- c. 40% of applicable annual rental
- d. 50% of applicable annual rental
- e. None of the above

34. Credit card payment of _____ or more in a year are furnished in AIR (Annual Information Report)

- a. 1 lakhs
- b. 2 lakhs
- c. 5 lakhs
- d. 10 lakhs
- e. None of the above

35. RTGS Timings

- a. 07-00 hrs to 17-00 hrs
- b. 08-00 hrs to 16-30 hrs
- c. 07-00 hrs to 16-30 hrs
- d. 08-00 hrs to 17-00 hrs
- e. None of the above



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36. NEFT Timings

- a. 07-00 hrs to 19-00 hrs
- b. 08-00 hrs to 16-30 hrs
- c. 07-00 hrs to 16-30 hrs
- d. 08-00 hrs to 19-00 hrs
- e. None of the above

37. Delay in filing TDS return:

- a. Rs 100 per day
- b. Rs 200 per day
- c. Rs 100 per day and interest @ 1.5% per month or part thereof
- d. Rs 200 per day and interest @ 1.5% per month or part thereof
- e. None of the above

38. CPGRS denotes

- a. Canara Public Grievances Redressal System
- b. Control Public Grievances Redressal System
- c. Credit Public Grievances Redressal System
- d. Canara Product Grievances Redressal System
- e. None of the above

39. Town Official Language implementation committee (TOLIC) meet is conducted once in

- a. Year
- b. half year
- c. Quarter
- d. Month
- e. None of the above

40. If employee avails leave for a minimum period of _____ days, password should be disabled

- a. 4 days
- b. 5 days
- c. 7 days
- d. 10 days
- e. None of the above

41. Preparation of bilingual training material C Regions

- a. 70%
- b. 100%
- c. 50%
- d. 75%
- e. None of the above



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42. Categorisation of branches: Average Business (aggregate deposits and advances) for two years is above Rs.100 crores upto 500 crores with Average advances of above 40 crores upto 150 crores . The categorisation is

- a.ELB
- b.VLB
- c.Premier Branch
- d.LB
- e.None of the above

43. Under Group Personal Accident Insurance for Employees, what is the insurance coverage for Officer Employees in other than J& K

- a.2 lakhs
- b.3 lakhs
- c.4 lakhs
- d.5 lakhs
- e.None of the above

44. Official language policy came in force with effect from which of the following dates

- a.Aug 16, 1947
- b.Sept 14, 1947
- c.Jan 26, 1947
- d.Jan 26, 1950
- e.None of the above

45. Hindi has been adopted as Official Language of the Union of India as a result of which of the following:

- a.Unanimous vote
- b.Majority vote
- c .Golden vote
- d.Speaker's vote
- e.None of the above

46. Which guidelines of Official Language Act make it obligatory for a person to reply in Hindi only, if letter is received in Hindi?

- a.Rule 5 of Official Language Rules
- b.Rule 6 of Official Language Guidelines
- c.Article 7 of Official Language Act
- d.Rule 10 (c) of Official Language Act
- e.None of the above



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47. Hindi became Official Language and the policy became effective with effect from the following date:

- a. August 15, 1947
- b. August 15, 1950 ,
- c. January 16, 1950
- d. January 26, 1950 ,
- e. None of the above

48. On which of the following dates, Hindi was declared Official Language of the Union?

- a. January 26, 1949
- b. August 15, 1950
- c. September 14, 1949
- d. January 26, 1956
- e. None of the above

49. What is script of the Official Language in India:

- a. Hindi
- b. Gurmukhi
- c. Devnagri
- d. Sanskrit
- e. Gujarati

50. Which among the following languages is used for transaction of business in Parliament in India:

- a. Only Hindi
- b. Only English
- c. Hindi or English
- d. Hindi and English
- e. All the above

51. The Official Language Policy of the Govt. is applicable to :

- a. All govt. establishments whether of the State Govt. or Central Govt.
- b. All Central Govt. offices
- c. All Central Govt. organizations which are owned and controlled by the Central Govt.
- d. State public undertakings
- e. None of the above



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52. The responsibility of implementation and compliance of Official Language Policy of Govt. of India lies with:

- a. Central Govt.
- b. State Govt.
- c. Ministry of Education
- d. Administrative Heads of the concerned department
- e. Ministry of Human Resources

53. What does the letter "C" represent in the rating model CAMELS

- a. Capital Adequacy
- b. Credit Management
- c. Credit Analysis
- d. Capital Management
- e. None of the above

54. What should be the minimum holding of Government in public sector banks?

- a. 41%
- b. 51%
- c. 61%
- d. 71%
- e. None of the above

55. Expand the abbreviations GAAS:

- a. Generally Accepted Auditing Standards
- b. Generally Accepted Accounting Standards
- c. Generally Accepted Accounting Systems
- d. Generally Accepted Auditing Systems
- e. None of the above

56. What is the stake of Central Govt., Sponsoring Bank and State Govt. in RRB capital structure:

- a. 50:35:15.
- b. 15:30:50
- c. 30:15:50
- d. 15:30:50
- e. None of the above

57. Legal risk is part of:

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



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58. Documents not stamped properly is what kind of risk?:

- a. Credit Risk
- b. Operational Risk
- c. Legal Risk
- d. Any one of the above
- e. None of the above

59. Risk arising due to failure or inadequacy of internal system, procedure, and people is:

- a. Credit Risk
- b. Market Risk
- c. Operational Risk
- d. Any one of the above
- e. None of the above

60. What are the components of credit risk?:

- a. Transaction risk or default risk
- b. portfolio risk
- c. Both a and b
- d. only a
- e. None of the above

61. Meeting of the Official Language Committee is held:

- a. Quarterly
- b. Monthly
- c. Half yearly
- d. Yearly
- e. None of the above

62. CAMEL rating is done by

- a. RBI to judge growth strategies of banks
- b. RBI to judge the health of banks
- c. RBI to judge Risk strategies of banks
- d. RBI to judge Business focus area of banks
- e. None of the above

63. Risk arising on account of mistakes done by human beings is called

- a. Credit Risk
- b. Market Risk
- c. Operational Risk
- d. Any one of the above
- e. None of the above



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64.Hindi day is celebrated on

- a.14 September
- b.14 August
- c.15 September
- d.15 August
- e.None of the above

65.Who is the regulator of insurance sector?

- a.SEBI
- b.IRDA
- c.RBI
- d.IDIBI
- e.None of the above

66.In which circumstances ,no **Staff Accountability falls on concerned officials** who had appraised processed/prepared/recommended the Credit proposal:

- a.Deficiencies have been pointed out and the proposal has been recommended by the recommending authority with justifications
- b.Deficiencies have been pointed out and the proposal has NOT been recommended by the recommending authority.
- b.Deficiencies have been pointed out and the proposal has been recommended by the recommending authority without justifications
- c.Deficiencies have NOT been pointed out and the proposal has been recommended by the recommending authority.
- d.Both a and b
- e.Both c and d

67.Charges collected beyond 12 Locker operations in a year

- a.Rs 20 per operation
- b.Rs 100 per operation
- c.Rs 200 per operation
- d.Rs 50 per operation
- e.None of the above

68.As per RBI guidelines, above _____ of DD issued should be affixed with “Account Payee” Seal

- a.Rs 20000/-
- b.Rs 50000/-
- c.Rs 10000/-
- d.Rs 30000/-
- e.None of the above



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69. Official Language Rules were framed in

- a. 1976
- b. 1943
- c. 1956
- d. 1963
- e. None of the above

70. PRR-33 Statements relating to

- a. Applications received for advances to Priority Sectors
- b. TOD Outstanding on a/c of Debiting Can Card FTV
- c. NPA accounts
- d. Balancing of Savings Bank account
- e. None of the above

71. PSR 67 statements relating to

- a. Customer Service committee meeting / Customer Day
- b. Exposure to sensitive sectors
- c. Retail Lending Flash
- d. Total advances
- e. None of the above

72. CLAPS abbreviation:

- a. Canara Loan Application Processing System
- b. Credit Loan Application Processing System
- c. Canara Loan Appraisal Processing Service
- d. Credit Loan Appraisal Processing System
- e. None of the above

73. Service Tax is not applicable on

- a. For contractor
- b. On any Government service rendered
- c. Interest received on advances
- d. Both a and b
- e. None of the above

74. Fraudulent Draft presented and paid, who is to lodge complaint:

- a. Collecting Banker
- b. Paying Banker
- c. Both a and b
- d. only a
- e. None of the above



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75. Pillar III of Basel-II is related to

- a. Minimum capital requirements
- b. Market Discipline
- c. Supervisory review method
- d. All of the above
- e. None of the above

76. SLR rate is

- a. 21.00%
- b. 19.50%
- c. 21.50%
- d. 20.00%
- e. None of the above

77. If a cheque is dishonoured, due to insufficiency of funds, the maximum amount of fine under Section 138 of N.I. Act will be

- a. Twice the amount of cheque
- b. Two year imprisonment
- c. Amount of cheque and two year imprisonment.
- d. Both a & b
- e. None of these

78. The complaint in respect of bouncing of cheques can be made in the court of metropolitan magistrate or judicial magistrate of first class within :

- a. 3 months of dishonour of cheque
- b. 1 month of cause of action arising
- c. 6 months of cause of action arising
- d. one year of dishonour of cheque
- e. None of the above

79. A truncated cheque means:

- a. Physical cheque whose electronic image has been created
- b. Electronic form of the cheque
- c. Photostat copy of the original cheque
- d. cheque which has been destroyed
- e. None of the above

80. Format of a cheque is described in which of the following Acts?

- a. N I Act
- b. Banking Regulation Act
- c. RBI Act
- d. As per practice & usage
- e. None of the above



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81. RBI has advised banks that they will not credit a cheque crossed account payee in the account of a third party and are required to credit only to the account of payee. Why this mandate has been given by RBI?

- a. in consonance with the legal requirements and in particular the intent of the NI Act
- b. with a view to protect the banks being burdened with liabilities arising out of unauthorized collections
- c. in the interest of the integrity and soundness of the payment and banking systems.
- d. Both b and c, only.
- e. All of these

82. A cheque is handed over to bank for collection in clearing. But before presenting the same in clearing, payment is made to the customer. What is the status of the bank?

- a. drawer
- b. Drawee
- c. Holder for value
- d. Agent for collection
- e. None of the above

83. The provisions relating to crossing are applicable to Cheques and Drafts only. In this regard, as per Negotiable Instruments Act, who can cross a cheque?

- a. Drawer of cheque
- b. Holder of Cheque
- c. Payee of Cheque
- d. Collecting Bank
- e. All of these

84. What is the essential of a general crossing?

- a. Two parallel lines on face of the cheque with or without the words and company or Any abbreviation thereof.
- b. Two parallel lines with words and company or a abbreviation thereof between the lines
- c. Name of the bank between two parallel lines.
- d. All of these
- e. None of the above

85. The monetary and credit policy statement of RBI is called:

- a. Annual Policy Statement
- b. Credit policy of RBI
- c. Economic Policy
- d. Anyone of above
- e. None of the above

86. Base rate is fixed by:

- a. RBI
- b. IBA
- c. Ministry of Finance
- d. Asset Liability Management Committee of Bank
- e. None of the above



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87. Interest rate on which of the following have not been deregulated by RBI and decided by RBI?

- a. DRI
- b. Ceiling rate on export credit
- c. Ceiling rate on educational loans
- d. Both b and c only
- e. None of the above

88. A minor who has attained majority and has elected to be a partner in a partnership concern will be:

- a. Liable only for fresh debts of the firm after his electing to be a partner
- b. Liable for past debts of the firm from the date he was admitted to the benefits of partnership
- c. Entitled to the same share in the profits of the firm as he was earlier unless otherwise agreed
- d. Both b and c above
- e. Both a and c above

89. Bank is approached by two minor brothers aged 16 years and 12 years to open their joint account with: can read and write. The statement reflecting the best legal position-in the case is

- a. Open the account
- b. Open the account if the natural guardian consents to sign as introducer
- c. Not open the account as joint holders are agent of each other and a minor can't appoint agent
- d. Open the account and allow them to operate the account after obtaining indemnity from a major
- e. Open the account to be operated by them under their joint signatures

90. In relation to banking transactions, an executor is a person who is :

- a. Appointed by the court to look after the affairs of the deceased
- b. Named in the will of the deceased to look after his estate after his death
- c. Appointed by the legal heirs of the deceased to distribute his wealth amongst them
- d. Required to execute construction work of the deceased
- e. Appointed to execute the work left unfinished by the deceased particularly relating to contracts

91. The main difference between mandate and power of attorney is that:

- a. Mandate is stamped with adhesive stamps and power of attorney with non-judicial stamps
- b. Mandate is given to joint account holder and power of attorney is given only to an outsider
- c. Mandate is a stamped document whereas power of attorney is not
- d. Mandate is not stamped whereas power of attorney is stamped
- e. Both b and c



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92. A power of attorney should be :

- a. Registered with Registrar of Documents
- b. Attested by a Notary Public
- c. Attested by Gazetted Officer
- d. Either b or c
- e. Either a or b

93. Nomination facilities relating to deposit accounts are 'available in :

- a. Individual accounts in single name
- b. Individual accounts in joint names
- c. sole proprietorship accounts
- d. only a and b
- e. None of the above

94. A 'Garnishee' in the context of a Garnishee Order served on the bank stands for :

- a. The person who caused the Court to issue the order on the bank ,
- b. Court issuing the order
- c. The depositor on whose account the order is served
- d. The bank on whom the order is served
- e. None of these

95. A Garnishee order is issued on the banker of:

- a. Judgment creditor
- b. Judgment debtor
- c. Both a & b
- d. Either a or b as per court's choice
- e. None of these

96. As soon as the bank is served with Garnishee Order it is supposed to :

- a. Advise the customer to immediately withdraw the entire amount
- b. Contact its advocate and get the order vacated
- c. Earmark garnished amount in the judgment debtor's account and inform him accordingly
- d. Close the judgment debtor's account
- e. Either a or d

97. Garnishee Order does not apply to :

- a. Sale proceeds of shares lodged with the bank which have not been received till the receipt of order
- b. Cheques sent for collection but not realised till the time of receipt of order
- c. Amount deposited by the customer after the time of receipt of order
- d. All of these
- e. None of these



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98. When a bank receives an Attachment Order, it should immediately
- Close the customer's account
 - Pay the amount demanded in the order to the Income Tax Authorities
 - Approach the advocate to get it vacated
 - Approach the customer and advise him to withdraw the amount immediately
 - None of these
99. Banker's right of lien can be exercised on :
- Securities remaining with the bank after loan for which they were lodged has been adjusted
 - Securities left negligently with the bank
 - Goods or securities standing in the name of our borrower and a third party
 - All of these
 - None of these
100. Rule in Clayton's case relates to :
- Liability of a guarantor
 - Banker's right of set off
 - Appropriation of payments
 - Rights of banker while discounting documentary usance bills
 - Banker's right of lien
101. Rule in Clayton's case applies to :
- Term loans
 - Recurring deposit accounts
 - Running accounts having debit balances
 - All above
 - None of these
102. TDS is applicable when interest on term deposit credited or paid or likely to be paid / credited exceeds :
- Rs. 10,000 during a financial year
 - Rs. 5,000 during a financial year
 - Rs. 10,000 during a calendar year
 - Rs. 5,000 during a calendar year
 - None of the above
103. Gratuity payable to an employee under provisions of Gratuity Act which was subject to a maximum of Rs. 10 lakhs has been raised to :
- Rs. 15 lakhs
 - Rs. 20 lakhs
 - Rs. 11 lakhs
 - Rs. 25 lakhs
 - None of the above



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104. What is the full form of IFRS?:

- a. International Financial Reporting Standards
- b. Indian Financial Reporting Standards
- c. International Financial Reporting Systems
- d. Indian Financial Reporting Systems
- e. None of the above

105. Sylviculture :

- a. Mulberry
- b. Cultivation of Trees
- c. Shrimp farming
- d. Vegetable cultivation
- e. None of the above

106. UCPDC full form:

- a. Uniform Customs and Practices for Documentary Credits
- b. Unique Customs and Procedures for Documentary Credits
- c. Uniform Customs and Procedures for Documentary Credits
- d. Unique Customs and Practices for Documentary Credits
- e. None of the above