

ANSWERS

1. Base Rate 2. One 3. Non legal methods of Recoveries 4. :NPA accounts upto `10.00 lacs , CO : Above ` 10 lakhs, HO : ` 1 Cr and Above 5. Bank 6. HO 7. Cut Off Date 8. a) BL+BR+1 simple b) BL+BR-1 simple c) Max possible 9. a) BL+BR+2 simple b) BL+BR_1 simple c) Max possible 10. a) BL+BR+1 simple b) BL+BR-1 simple c) Max possible 11. Lower 12. a) BL+5% simple b) BL+4% simple c) Max possible 13. SS-BR+0.75% SIMPLE DA BR-2 LA BR-4 or CR incl Penal (Which ever is Lower) 14. Court decree 15. 12 to 18 months 16. Two 17. Seven 18. Should be mentioned 19. right of appropriation (RIGHT TO SET OFF) 20. prudentially written off 21 HO BSCA 22 Advisory Committee 23. 50000 24. Recovery Committee and Advisory Committee 25. Without Recourse (no further legal claim) 26. 1 crore 27. Pre Release 28.5 cr 29. 50 cr 30. Recovery agents, Canara Bank 31. 40000 32. 70000 33. 50% of normal fee 34. No 35. 10000 36. 1% 37. 10 lakhs and 50 lakhs 38. NBFC, Govt. approved auctioneers , Reputed Management Consultants (Inland and Foreign) , Accounting Firms (Inland and Foreign), Firms with experience in impaired Asset Management / Business recovery Services, Merchant Banks (Inland and Foreign) and Companies / firms set up by reputed corporations / NBFCs for the purpose. 39. Maximum 40. 50 lakhs and 100 lakhs 41. 5000, 10000, 20000, 2500 to 10000, 50% normal fee 42. 2016 43. 1 crore 44. 1,5,25,100, >100 45. 5 lakhs 46. SMA0,1,2 47. CAP – Corrective Action Plan. 48. 180 days 49. ___ 50. NPA 51. Possession 52. 50 lakhs 53. DRT 54. 60 days 55. 15 days and 45 days 56. 30 days 57. TWICE 58. 30 days 59. 15 days 60. Wealth Tax Act 1957 61. 51%, 49% 62. 25.05.2016 63. Consent decree 64. Narasimhan Committee 65. Presiding officer 66. 50%, 25% 67. Shyamala Gopinath Committee 68. Stand still clause 69. Dr K C Chakrabarty – WORKING GROUP 70. SICK UNIT 71. WEAK UNIT 72. SICK MSE 73. Canara Sahayata- 74. RED FLAGGED ACCOUNTS 75. WILFUL EFAULTERS 76. non-cooperative 76. Wilful defaulter 77. Rs. 2 lacs

CIC REGULATION ACT 2005 – Credit Information Companies Act 2005 - CIBIL, EQUIFAX, EXPERIAN and CRIF High Mark

Section 172 in The Indian Contract Act, 1872. 172. 'Pledge', 'pawnor' and 'pawnee' defined.—The bailment of goods as security for payment of a debt or performance of a promise is called 'pledge'. ... The bailee is called 'pawnee'."

SARFAESI – The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

CERSAI - 'Central Registry of Securitisation Asset Reconstruction and Security Interest of India'