QUIZ

(65/25)

First Level Response to customer queries shall be done in less than ……… minutes by the vendor managing the social media activities and customer queries shall be satisfactorily addressed by taking up the customer's query/complaint to the respective CO/RO/Wing

a) 45 minutes
b) 15 minutes
c) 30 minutes
d) 10 minutes

e) 60 minutes

b

Queries/issues on services - All comments in nature of queries shall be majorly related to any specific product. Hence the matter shall be taken up via email with the representative (first level contact) of Social Media of that product owning Wing. The email should be responded within …………….. hours of receiving the email.

a) 12 hours
b) 5 hours
c) 24 hours
d) 48 hours
e) 10 hours

b

…………… is a photo and video-sharing social networking service owned by Facebook. .

a) Youtube
b) Linkedin
c) Pininterest
d) Whatsapp
e) Instagram

e

A Corporate Agent (Life), may have arrangements with a maximum of ………..life insurers to solicit, procure and service their insurance products..

a) 10
b) 9
c) 5
d) 7
e) 3

b

CANARA INSTA MUTUAL FUND under DLP what is the minimum Loan

a) Rs 25000
b) Rs 50000
c) Rs 100000
d) Rs 10000
e) Rs 5000

a

The Present chairman of the Insurance Regulatory and Development Authority of India (IRDAI) is …………..

a) Rajiv shukla
b) Ajay seth
c) Atul kumar goel
d) Sanjay Malhotra
e) Shaji KV

b

) – FI (168/25)

An overdraft (OD) facility up to Rs. ……………. to eligible account holders of PMJDY.

a) Rs 1000
b) Rs 50000
c) Rs 5000
d) Rs 10000
e) Rs 15000

d

Accident Insurance Cover of Rs. …….. Lacs available for (PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.

a) 1 Lac
b) 3 Lac
c) 2 Lacs
d) 4 Lac
e) 0.50 Lac

c

For eligibility criteria, the maximum age limit for BC agent is ……. years.

a) 21 to 60 years
b) 21 to 65 years
c) 18 to 70 years
d) 18 to 65 years
e) 18 to 60 years

d

(28/25)

ASM is applicable to all the entities including NBFCs with aggregate Bank exposure under **FB and NFB facilities (sanctions/renewal)** of **Rs…..** Crore and above under **Consortium /Multiple Banking/Sole Banking**.

a) 100 CRORES
b) 200 CRORES
c) 300 CRORES
d) 250 CRORES
e) 150 CRORES

d

CREDIT ADMINISTRATION

When 2 LSRs are to be obtained

A) Where value of property is Rs.2 Cr and above
B) Where value of property is Rs.3 Cr and above
C) Where value of property is Rs.4 Cr and above
D) Where value of property is Rs.10 Cr and above
E) Where value of property is Rs.5 Cr and above

e

CREDIT ADMINISTRATION

- CERSAI to be registered with in ……days

a) 30 DAYS
b) 15 DAYS
c) 45 DAYS
d) IMMEDIATLY
e) 60 DAYS

d

– CREDIT MONITORING (28/25)

Branches shall nominate Credit Monitoring Officer (CMO) for the purpose of monitoring accounts with credit exposure of **Rs……… lakh and above and other purposes**

a) 50 LACS
b) 75 LACS
c) 25 LACS
d) 100 LACS
e) 10 LACS

A

) – CREDIT MONITORING

➢ **SMA 1 Means**

a) 61 to 90 DAYS
b) 45 to 60 DAYS
c) 31 to 60 DAYS
d) 1 to 30 DAYS
e) 15 To 30 DAYS

C

) – CREDIT MONITORING

- All Borrowal Accounts where **aggregate liability is Rs….. lac & above… Becoming NPAs within a period of ……. months** from the **date of commencement of repayment of either Interest or Instalment in respect of loans/lim**its sanctioned to the concerned borrowers **for the first time**

a) **5 LACS & 12 MONTHS**
b) **15 LACS & 12 MONTHS**
c) **10 LACS & 12 MONTHS**
d) **15 LACS & 6 MONTHS**
e) **20** LACS & 6 MONTHS

B

–OTM (91/25)

- OTM Section Head Office to verify ………………% of reviewed/dropped alerts.

a) 10 %
b) 15 %
c) 20 %
d) 25%
e) 5 %S

D

) –OTM

- RBI, basing on the ……………………… committee recommendations advised the Banks to setup a strong audit system which should be well supported by the Offsite Transaction Monitoring Unit through System generated reports/MIS data.

a) **Kamath**
b) **Nayak**
c) **Tandon**
d) **Basanth Seth**
e) **Ranagarjan**

D

) –OTM

- **OTM Section, HO shall review the transactions that are loaded in OTM Web portal on** ……………..basis. Depending on the nature of transactions and deviations observed, assigns such transactions in OTM web portal to dedicated OTM officials at CO/RO and ensures the logical closure of the transactions assigned to the CO/RO by OTM, HO.

a) T+2

b) T+1

c) T+3

d) T+4

e) T+5

b

– IO 163/25_

- Presence of our overseas is now limited to …… countries.

a) 2
b) 4
c) 3
d) 5
e) 6

b

) – IO

- Overseas branches shall submit DSB (O) returns on the operations of overseas offices every ……….. to Overseas Banking Division. The consolidated shall be submitted to RBI by OBD. .

a) Monthly
b) Weekly
c) Bi-monthly
d) Quarterly
e) Half yeaerly

d

) – IO

- NOSTRO ACCOUNTS, Our Bank maintains position in ……. currencies.

a) 15

b) 12

c) 8

d) 5

e) 6

b

)

- What average Business of last 2 years a branch achieved will be classified as Large Branch? (665/25)

a) 50 CRORE TO 150 CRORE
b) 75 CRORE TO 150 CRORE
c) 75 CRORE TO 100 CRORE
d) 50 CRORE TO 100 CRORE
e) 25 CRORE TO 150 CRORE

b

- Our Bank had consistently **secured the ……. position for past 3 consecutive years** in the digital payment performance rankings. However, it is a matter of concern that in the latest evaluation under digital payment & merchant acquisition by DFS for FY 2024–25, our Bank's ranking has slipped to ……… position. (663/25)

a) 1st and 3rd position

b) 1st and 4th position

c) 2nd and 3rd position

d) 1st and 7th

e) 2ndt and 5th position

d

- **Under DIY (Do it your self)** mode maximum Term deposit can be made up to Rs. ....lac on each occasion? (662/25)

a) 1 Lac
b) 2 Lac
c) 3 Lac
d) 4 Lac
e) 5 Lac

b

)

- Under NEW SCHEME “AGRI-GST SCHEME what is the maximum loan ? (657/25)

a) 50 CRORE
b) 100 CRORE
c) 150 CRORE
d) 200 CRORE
e) No maximum limit

e

- Hindi Fortnight observes on …….? (653/25)

a) 14th September to 30th October 2025
b) 1st September to 30th September 2025
c) 14th September to 30th September 2025
d) 1st September to 30th October 2025
e) 14th September to 29 th September 2025

C

)

- As per revised eligibility criteria under “Pradhan Mantri Vidyalaxmi Scheme, Students admitted through open competitive examinations/ merit-based admission in the Top ……… QHEIs identified by MOE for degree/ diploma programmes are eligible ? (648/25)

QHEIs : Quality Higher Educational Institutions

a) 860
b) 815
c) 900
d) 890
e) 902

e

- Introduction of commission charges for Re-KYC service through BC channel @ Rs. ……./- + GST per successful Re-KYC transaction? (644/25)

a) Rs 15
b) Rs 10
c) Rs 20
d) Rs 5
e) Rs 7

b

- **Quick mortality in Non performing investments** will only be applicable to any investment of Rs……. Cr and above made by the bank in a company/entity in the first ever instance. If due to non-receipts of any scheduled cash flow of Investment or full redemption or staggered redemption, the said investment become NPI within ….. months from the first due date, then it will be treated as Quick Mortality. ? (643/25)

a) 1 CRORE TO 12 months

b) 10 CRORE TO 6 months

c) 5 CRORE TO 6 months

d) 5 CRORE TO 12 months

e) 10 CRORE TO 12 months

d

➢ Positive Pay System (PPS)-Mandatory for Cheque amount of Rs ……………../- and above? (637/25)

a) 50,000
b) 5 Lac
c) 10 Lacs
d) 100 Lacs
e) 25 Lacs

b

)

- Positive Pay System (PPS) made Mandatory for **High-Value Cheques of 5.00 Lakh and above w.e.f** ? (637/25)

a) 01-09-2025
b) 01-10-2025
c) 30-11-2025
d) 15-11-2025
e) 15-10-2025

e

- Mandatory e-Learning is applicable to all ……………………….? (636/25)

a) CSAs & Scale I to 5
b) Scale I to 6
c) CSAs & Scale I to 6
d) CSAs & Scale I to 4
e) Scale I to 5

b

)

- Under Mandatory e-Learning maximum marks allotted for Mandatory Courses including bonus marks ………? (636/25)

a) 5
b) 4
c) 4.5
d) 3.5
e) 3

a

- A **Micro Enterprise**, where the investment in plant and machinery or equipment does not exceed Rs. …… Crores and turnover does not exceed Rs. …….. Crores ? (609/25)

a) 2 CRORE TO 10 CRORE
b) 5 CRORE TO 15 CRORE
c) 1 CRORE TO 5 CRORE
d) 2.5 CRORE & 10 CRORE
e) 1 CRORE TO 10 CRORE

d

)

- A **Medium Enterprise**, where the investment in plant and machinery or equipment does not exceed Rs. …… Crores and turnover does not exceed Rs. …….. Crores ? (609/25)

a) 100 CRORE TO 400 CRORE
b) 125 CRORE TO 750 CRORE
c) 100 CRORE TO 500 CRORE
d) 150 CRORE & 500 CRORE
e) 125 CRORE TO 500 CRORE

e

)

- In terms of the recommendations of the Prime Minister's Task Force on MSMEs, Banks are advised to achieve:
- i) ………% year-on-year growth in credit to micro and small enterprises;
- ii) ……..% annual growth in the number of micro enterprise accounts ? (609/25)

a) 20 & 10
b) 10 & 20
c) 15 & 25
d) 25 & 10
e) 20 & 20

a

- **A composite loan limit** of Rs…….Lacs can be sanctioned to enable the MSE entrepreneurs to avail of their working capital and term loan requirement through Single Window. ? (609/25)

a) 10
b) 100
c) 25
d) 20
e) 50

b

)

- The revival and rehabilitation of MSME units having loan limits up to Rs……… Crores would be undertaken under this Framework? (609/25)

a) 25
b) 10
c) 20
d) 5
e) 100

a

)

- What is the reward points (equal to cash) for top 5 participants in compliance awareness programme ?

a) Rs 2000
b) Rs 5000
c) Rs 4000
d) Rs 3000
e) Rs 10000

b

- What is the Monthly Average Balance (MAB) to be maintained by Canara Aspire Customers for availing eligibility for Coursera license allocation. ?

a) Rs 1000
b) Rs 5000
c) Rs 3000
d) Rs 25000
e) Rs 2000

e

)

➢What is the mile stone award for any employee completing 30 years of service ?

a) Rs 5000
b) Rs 10000
c) Rs 20000
d) Rs 15000
e) Rs 25000

d

- Under New Tax Regime, **Resident Senior Citizens age of 60 years and above** at any time during the year, may submit Form 15H duly quoting PAN for non-deduction of tax at source for total Income up to ....?

a) Rs.10,00,000/- p.a.
b) Rs.15,00,000/- p.a.
c) Rs.12,00,000/- p.a.
d) Rs.11,00,000/- p.a.
e) Rs.9,00,000/- p.a.

C

)

- RBI has launched an online portal called ____________to help customers search for their unclaimed deposits across various Banks in India ?

a) Unclaimed Deposits Portal
b) UDAYAM
c) UDYAR
d) UDGAM
e) UDGAR

d

- under Canara e-Udyam scheme, the minimum loan amount is Rs.______Lakhs and maximum loan amount is Rs. _______ Lakhs ? (456/25)

a) 1 & 10
b) 1 & 25
c) 2 & 10
d) 5 & 10
e) 1 & 50

B

)

- what are the service charges for financial transactions and non- financial transactions done in other bank ATMs by our card holders beyond the permitted free transactions ? (466/25)

a) Rs.22+GST, Rs.12+GST
b) Rs.21+GST, Rs.11+GST
c) Rs.23+GST, Rs.11+GST
d) Rs.20+GST, Rs.10+GST
e) Rs.15+GST, Rs.10+GST

C

)

➢ What Service charges to be collected from customers for transactions declined in ATMs due to insufficient funds in their account ? (466/25)

a) Rs. 25+GST
b) Rs. 15+GST
c) Rs. 10+GST
d) Rs. 17+GST
e) Rs. 20+GST

D

- What is the Payment of Agency Commission on Conduct of Government Business by Agency Banks for Receipts - e-mode (471/25)

a) Rs 10
b) Rs 8
c) Rs 9
d) Rs 11
e) Rs 12

e

- What is the Payment of Agency Commission on Conduct of Government Business by Agency Banks for Pension Payments (471/25)

a) 80
b) 40
c) 50
d) 45
e) 30

a

- Minors above the age of 10 years, will be allowed to open and operate SB account independently with the aggregate of all withdrawals and transfers in a month shall not exceed Rs. _____with a maximum cap of Rs. _____per day. (473/25)

a) 15000 & 10000
b) 15000 & 5000
c) 10000 & 10000
d) 5000 & 10000
e) 10000 & 5000

E

)

- The slab wise revised ROI for SB Deposits (Domestic/ NRE/NRO) w.e.f. 01.07.2025 for **outstanding Balance of less than Rs. 50 Lakh** is ……… ? (513/25)

a) 2.85
b) 2.55
c) 2.75
d) 2.90
e) 3.00

B

)

- What is the applicable interest rate for the Senior Citizen Savings Scheme (SCSS) for Q2 of FY 2025–26 ? (525/25)

a) 8.20
b) 7.10
c) 7.50
d) 7.30
e) 8.00

a

)

- What is the interest rate for the Public Provident Fund (PPF) scheme for Q2 of FY 2025–26?? (525/25)

a) 8.00
b) 8.20
c) 7.10
d) 8.50
e) 7.60

C

)

- What is the maturity period for Kisan Vikas Patra (KVP)……months ? (525/25)

a) 115
b) 125
c) 130
d) 140
e) 180

a

)

- How is “unsecured exposure” defined in RBI’s master circular ? (554/25)

a) State PSU advances
b) Only gold loans
c) Exposure without any collateral
d) Any loan above 50 lakh
e) When realizable value of security is ≤10% of outstanding

e

)

- “No loan related and adhoc Service Charges/ inspection charges should be levied on Priority Sector loans upto Rs._______? (536/25)

a) 25000
b) 100000
c) 50000
d) 75000
e) 200000

C

- Processing charges are waived upto Rs ___ lakhs for SHG/JLG loans ? (536/25)

a) 5
b) 2
c) 3
d) 1
e) 4

a

- Bank Guarantee of Rs………………………& above shall be signed by 2 authorised signatories ? (223/25)

a) Rs 100000/-
b) Rs 50,000/-
c) Rs 200000/-
d) Rs 25000/-
e) R 75000/-

b

- As per RBI guidelines, all Banks ATMs should dispense Rs.100 and Rs.200 denomination banknotes on a regular basis. By March 31 2026, _____% of all ATMs shall dispense either Rs.100 or Rs.200 denomination banknotes from atleast one cassette.? (428/25)

a) 75 %

b) 90 %

c) 100 %

d) 85%

e) 80%

b

- Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than _______, qualify for classification under Priority Sector lending .? (204/25)

a) 75 sq.m
b) 20 sq.m
c) 60 sq.m
d) 40 sq.m
e) 30 sq.m

C

- Loans to individuals for educational purposes, including vocational courses, not exceeding ________ are considered as eligible for priority sector classification.? (204/25)

a) 15 Lacs
b) 10 Lacs
c) 20 Lacs
d) 25 Lacs
e) 30 Lacs

d

- Incremental export credit extended by domestic banks, qualify for classification under Priority Sector lending subject to a sanctioned limit of up to _______ crore per borrower ? (204/25)

a) 40
b) 50
c) 25
d) 35
e) 45

b

- How many batches are available in NEFT .?

a) 24
b) 48
c) 12
d) 36
e) 6

b

- Term Loan sanction valid for ?

a) 3 months
b) 6 months
c) 1 month
d) 2 months
e) 1 year

b

- The Credit Scoring Model as per HO cir 242/2020 is made applicable for Micro, Small and Medium enterprises applying for an aggregate loan amount of Rupess ………..?

a) 100 Lacs
b) 500 Lacs
c) 300 Lacs
d) 200 Lacs
e) 50 Lacs

d

- Mudra loan what is the margin on book debts ?

a) 25 %
b) 30 %
c) 40 %
d) 35%
e) 20 %

b

- Fresh agri loans above Rs. …… lacs and upto and including Rs……. lacs for High Risk accounts, may be permitted by RO HEAD – CAC..? (31/25)

a) 10 lacs to 50 Lacs
b) 5 lac to 25 lacs
c) 10 to 25 Lacs
d) 5 Lac to 50 Lacs
e) 25 lacs to 50 Lacs

C

- Jewel Appraiser shall be seated in such a way that the appraisal work is monitored/ captured under the surveillance of CCTV camera. CCTV recording should be available in Manager's cabin for real time viewing, for a period of……. days .? (P-53/25)

a) 30
b) 180
c) 60
d) 90
e) 100

b

- **Pre-disbursement Reappraisal of Jewellery**: Whenever the aggregate limit of the party under Gold Loans (aggregate across schemes) exceeds Rs……..Lakh, Reappraisal of all the existing Gold Jewellery pledged, should be done by another Jewel Appraiser.? (P-53/25)

a) 50

b) 15

c) 25

d) 75

e) 100

C

- **Detection of Spurious Gold During Reappraisal :** Branches should report immediately regarding spurious gold (if any) on the day of detection within ………… hours) to Review and Reporting Section (RR Section),.? (p-53/25)

a) 24
b) 48
c) 12
d) 18
e) 72

a

- All personalized Debit cards lying undelivered/unclaimed at Branches **beyond a period of ………… from the date of return shall be destroyed** at branches.? (35/25)

a) 2 months
b) 1 month
c) 3 months
d) 6 months
e) 15 days

c

- CGTMSE Guarantee Coverage ceiling wef 1.4.25 is Rs ……. **Crores** ? (190/2025)

a) 2 Crore
b) 5 Crore-
c) 10 Crore
d) 15 Crore
e) 20 Crore

C

- **GROUP TERM LIFE INSURANCE POLICY** FOR **ALL PERMANENT EMPLOYEES OF THE BANK** IN CASE OF **DEATH WHILE IN SERVICE is available. What is coverage available for officers** .? (41/25)

a) 20 months’ gross salary subject to a maximum of Rs. 20 lakhs
b) 20 months’ gross salary subject to a minimum of Rs. 15 lakhs
c) 20 months’ gross salary subject to a maximum of Rs. 10 lakhs
d) 20 months’ gross salary subject to a maximum of Rs. 25 lakhs
e) 20 months’ gross salary subject to a minimum of Rs. 20 lakhs

e

- Request for **transfer of Account can be given at either Transferor Branch or Transferee Branch**. Transfer of Accounts to be **completed within ………….. working days** from the date of receipt of request ? (49/25)

a) Same
b) 3
c) 1
d) 2
e) 5

b

- **PERMANENT BLOCKING OF CREDIT CARD :** Credit Cards having overdue for m**ore than ……. days DPD will be blocked permanently** and **cannot be revived even after payment** of the total outstanding liabilities..? (58/25)

a) 45
b) 60
c) 90
d) 30
e) 180

d

- Bank i**ntroduced new Housing loan product under Retail Segment – "Housing Loan – For Customer with minimal/nil income proof**. Under this scheme Total **annual income of applicant(s) maximum …….. should not exceed Rs. …….lakhs**. (85/25)

a) 4 & 9
b) 2 & 9
c) 5 & 10
d) 2 & 10
e) 4 & 10

a

- Time line for submission of H/Y balancing of loan papers taken on …………………..of every year.? (109/25)

a) 28th February and 31st August
b) 20th February and 20th August
c) 10th February and 20th August
d) 20th February and 10th August
e) 15th February and 16th August

b

❖ An LC which authorizes the nominated bank to sanction pre shipment credit to beneficiary for procurement of raw materials, processing and packing of goods to be exported is called _____?

1) Red Clause LC
2) Back to Back LC
3) Transferable LC
4) Green Clause LC
5) Back to Back LC

1

- Review & Extension of Tenability may be permitted for a maximum period of _____, inclusive of second extension. Review and Extension on a single occasion shall not exceed _______..?

a. 3 months and 6 months
b. 6 months and 2 months
c. 6 months and 12 months
d. 12 months and 3 months
e. 6 months and 3 months

e

- Foreign Currency a/c maintained by a Bank in India with Bank in foreign country is ____.?

  a. NOSTRO Account
  b. VOSTRO Account
  c. LORO Account
  d. MIRROR Account
  e. SNRR Account

a

- Under Sovereign Gold Bond Scheme (SGB) an individual / HUF can purchase _____grams of GOLD and TRUST can purchase ___grams of GOLD ?

a) 2 KG and 20 KG
b) 5 KG and 20 KG
c) 6 KG and 25 KG
d) 7 KG and 25 KG
e) 4 KG and 20 KG

e

- Overall sanction limit per customer under Gold loan (Agri + Retail) ……………..?

a) 35 Lacs
b) 50 Lacs-
c) 105 lacs
d) 70 lacs
e) 90 Lacs

d

- The premium to be paid to DICGC is ____ of assessable deposits per annum to be paid_______?

a) 12 paisa per Rs. 100, Half yearly
b) 10 paisa per Rs. 100, Half yearly
c) 10 paisa per Rs. 100, quarterly
d) 12 paisa per 100, quarterly
e) 10 paisa per Rs. 100, Yearly

a

- The maximum Award under OMBUDSMAN scheme in normal cases is ___& In Case of Credit Card it is____.?

a) 10 lakhs and 1 lakh
b) 10 lakhs and 2 lakh
c) 20 lakhs and 1 lakh
d) 20 lakhs and 2 lakh
e) 10 Lakh and 5 Lac

c

- Under PMEGP SCHEME, Maximum Project cost for Manufacturing units is ___and Service units is …? (428/25)

a) Rs. 10 lakhs and Rs. 5 lakhs
b) Rs. 20 lakhs and Rs. 10 lakhs
c) Rs. 40 lakhs and Rs. 20 lakhs
d) Rs. 50 lakhs and Rs. 20 lakhs
e) Rs. 50 lakhs and Rs. 25 lakhs

d

- Under Social Infrastructure, lending loans up to a limit of Rs ……………. per borrower for building health care facilities including under ‘**Ayushman Bharat’ in Tier II to Tier** VI Centres is now classified under Priority sector.? (428/25)

a) 10 crore
b) 12 crore
c) 15 crore
d) 5 crore
e) 20 crore

b

- Loans for Food and Agro-processing up to an aggregate sanctioned limit of Rs ……… per borrower from the banking system ?

a) 100 CRORE
b) 50 CRORE
c) 10 CRORE
d) 150 CRORE
e) 25 CRORE

A

- **Each Borrower should avail the credit facilities from a single branch**. Only one branch can extend finance for all the requirements for single borrower depending upon the feasibility / viability and their experience. **In exceptional circumstances where the customer requires finance at another branch**, the same may be permitted by ………………………… authorities upto their delegated powers.? (258/25)

a) RO Head CAC and above
b) Circle Head CAC and above
c) Circle GM CAC and above
d) Circle DGM and above
e) Advances overseeing Executive at RO.

b

- **MSME Sulabhs to handle all fresh and enhancement of MSME loan proposals (except Loans against Deposit/Approved Securities and Gold Loans) beyond cumulative cut off limits of Rs ………..… Lakh or branch delegated power whichever is less in case of Small, Medium, Large and VLB branches** .? (258/25)

a) 10 Lacs

b) 25 Lacs

c) 20 Lacs

d) 30 Lacs

e) 15 Lacs

b

- **Out of following areas which will fall under Thrust area as per credit policy of our bank**.? (223/25)

a) Industrial Sectors
b) Commercial Real Estate
c) NBFCs other than HFCs
d) Capital Market
e) Real estate Market

a

- Joint Lending Arrangement (JLA) shall be applicable to all lending arrangements, with a single borrower with aggregate credit limits (both Fund Based and Non-Fund Based) of Rs ………… Crore and above involving more than one Public Sector Bank ? (258/25)

a) 100 crore
b) 125 crore
c) 150 crore
d) 250 crore
e) 500 crore.

C

- **Turn over method is used for assessment of Fund based working Capital limits upto ………….Crores for Traders, Merchants, Exporters, IT& Software etc,** .? (258/25)

a) 4 crores
b) 1 crores
c) 3 crores
d) 2 crores
e) 5 crores.

d

- SGB redemption price is calculated based on how many days' average from the date of redemption ? (423/25)

a) 1
b) 5
c) 3
d) 7
e) 2

C

- **1. Financial Discipline and Conduct by Officer employees** – On occasions such as marriages, anniversaries, funerals or religious functions, when the making of gifts is in conformity with the prevailing religious or social practice, an officer **employee may accept gifts from his near relatives but he shall make a report** to the Competent Authority if the value of the gifts **exceeds Rs……../-** **(CIR 89/25)**

- On such occasions, an officer **employee may also accept gifts from his personal friends having no official dealings** with him but he shall make a report to the Competent Authority if the value of such gifts exceed **Rs…./-**.?

a) Rs 1000 & Rs 500
b) Rs 500 & Rs 200
c) Rs 1000 & Rs 400
d) Rs 500 & Rs 250
e) Rs 5000 & Rs 1000

b

- 2. FY 2024-25 onwards, To address regional disparities in the flow of priority sector credit at the district level, a higher weight ……….% would be assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than Rs ……….) ?

a) 125 % and Rs 9000/
b) 90 % and Rs 25000/-
c) 125 % and Rs 25000/-
d) 90% and Rs 6000/
e) 100 % and Rs 5000

a

- 3. As on 31.3.19 Total liabilities of Srii enterprises was Rs 1500 Lacs , medium and Longterm Liabilities are Rs 300 Lacs, Current Assets are 1000 Lacs, Pre operative expenses are Rs 50 Lacs and if current ratio is 2:1.
- What is the Tangible networth as on 31.3.19 ?

a) 700 Lacs
b) 650 Lacs
c) 750 Lacs
d) 600 Lacs
e) 550 Lacs

B

solution

- 3. As on 31.3.19 Total liabilities of Srii enterprises was Rs 1500 Lacs , medium and Longterm Liabilities are Rs 300 Lacs, Current Assets are 1000 Lacs, Pre operative expenses are Rs 50 Lacs and if current ratio is 2:1.
- What is the Tangible networth as on 31.3.19 ?
- Solution :

LAIBILITIES	ASSETS
CAPITAL WILL BE 700	
LONG TERM & MTL 300	
CL (IF CR 2:1) THEN CL WILL BE 500	CA 1000 (CR 2:1)
	IA (PRE OPERATIVE EXPENES : 50
1500	1500
TANGIBLE NETWORTH : TANGIBLE ASSETS MINUS INTANGIBLE ASSETS = 700-50= 650	

- 4. The mandated target of : Agriculture, Weaker sections **and** Micro enterprises under MSME is ……..% of ANBC or CEORE which ever is higher for CANAR BANK ?

a) Agriculture 18 % , Weaker sections :12 % & Micro **enterprises** **10 %**
b) Agriculture **20** % , Weaker sections : 12 % & Micro **enterprises** **7.5 %**
c) Agriculture 18 % , Weaker sections : 10 % & Micro **enterprises** **7.5 %**
d) Agriculture 18 % , Weaker sections : **8** % & Micro **enterprises** 12 %
e) Agriculture 18 % , Weaker sections : **12** % & Micro **enterprises** **7.5 %**

e

- 5. STOCK 20 LACS, CREDITORS 10 LACS ; DEBTORS 5 LACS, BANK OCC 10 LACS; PROVISIONS 2 LACS,
- CALCULATE NWC

a. 1

b. 2

c. 3

d. 4

e. 5

C

SOLUTION

- 5. STOCK 20 LACS, CREDITORS 10 LACS ; DEBTORS 5 LACS, BANK OCC 10 LACS; PROVISIONS 2 LACS,
- CALCULATE NWC

a. CL		CA	
OCC	10	STOCK 20	
CREDITORS 10		DEBTORS 5	
PROVISONS 2			
TOTAL	22		25

FORMULA CA-CL **25-22=3 LACS**

6. PROJECTED TURNOVER : 600 LACS, NWC : RS 35 LACS, SUNDRY CREDITORS : 20 LACS

CALCULATE PERMISSABLE BANK FINANCE ?

a) 150 Lacs
b) 125 Lacs -
c) 100 Lacs-
d) 115 Lacs
e) 120 Lacs

d

solution

6. PROJECTED TURNOVER : 600 LACS, NWC : RS 35 LACS, SUNDRY CREDITORS : 20 LACS

CALCULATE PERMISSABLE BANK FINANCE ?

- SOLUTION : PROJECTED TURNOVER : **600 LACS**
- **25% OF PROJ T/O 150 LACS**
- **MARGIN (WHICH EVER IS HIGHER)**
- **5% OF PROJ SALES : 30**
- **NWS 35 35 LACS**
- **MPBF 115 LACS**

d

- 7. A FIRM IS HAVING NPAT 200, TAX 50, DEPRECIATION 100, INTEREST ON TL 50, ANNUAL INSTALLMENT 120
- CALCULAT DSCR ?

a) 1.76
b) 2.35
c) 2.06
d) 1.60
e) 2.00

C

solution

- 7. A FIRM IS HAVING NPAT 200, TAX 50, DEPRECIATION 100, INTEREST ON TL 50, ANNUAL INSTALLMENT 120
- CALCULAT DSCR ?

a) SOLUTION : NPAT+ DEP + INT ON TL/ INT ON TL + ANNUAL INSTALLMENT

b) 200+ 100+ 50 / 50 + 120

c) 350/170 = 2.06

C

- 8. Stock statement consists of
- STOCK 40 Lacs,
- Book debts 20 Lacs and
- Creditors 10 Lacs.
- By considering margin of 25 % on stocks and 30 % on debtors **calculate DP of this account.**

a) 37 Lacs
b) 52 Lacs
c) 34 Lacs
d) 36.5 Lacs
e) 37.5 Lacs

d

solution

- 8. Stock statement consists of
- STOCK 40 Lacs, Book debts 20 Lacs and Creditors 10 Lacs.
- By considering margin of **25 % on stocks** and **30 % on debtors** **calculate DP of this account.**

STOCK	40 LACS	BOOK DEBTS	20 LACS	
MINUS CREDITORS	10 LACS	MARGIN 30%	06 lACS	
BALANCE	30 LACS			
MARGIN 25%	7.5 LACS			
DP AVAIALBLE	22.50	DP AVAIALABKE	14 LACS	TOTAL DP 36.5

d

- **9. Finance charges on cash withdrawal using credit cards : what are the finance charges on secured credit cards……and unsecured credit cards …..per month** ? (144/25)

a) 2 % and 2.5 %
b) 2 % and 2 %
c) 2 % and 3 %
d) 2.5% and 3.5 %
e) 1.5 % and 2.5 %

a

- 10. Staff shall ensure that the original invoices of purchase are submitted to the concerned Sanction Authority **within ………….. days of sanction** ? (146/25)

a) 1
b) 2
c) 3
d) 4
e) 5

d

- 11. Branches shall seek prior clearance from forex dealing room, Integrated Treasury Wing, Mumbai through email before **accepting/ renewing** any **FCNR(B)/RFC deposit** of ……………..**& above** ? (157/25)

a) **USD 1 million**
b) **USD 2 million**
c) **USD 10 million**
d) **USD 15 million**
e) **USD 2 million**

a

- 12. Credit Facilities sanctioned by MSME Sulabhs are mandatorily to be reviewed before disbursement. Before disbursement review needs to be conducted in respect of various credit facilities i.e. RWE, MTE & fresh proposals including takeover etc. sanctioned by MSME Sulabhs.
- Upto Rs.1 Cr to be review within …….working days and Above Rs.1 Crore to be Review within …. working days?

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

a

- 13. Redemption price of SGB shall be based on **the simple average of closing gold price of 999 purity of previous ………from the date of redemption**, as published by the India Bullion and Jewellers Association Ltd (IBJA)?

a) **5 business days** -
b) **4 business days** -
c) **3 business days** -
d) **2 business days** -
e) **10 business days** -

C

➢ 14. Rupay Lounge access program for Platinum and SELECT variant Debit cards ? (166/25)

- PLATINUM VARIANT : Domestic Airport lounge : ……….. & International Airport Lounge :…………………..

a) One access per year & One access per year

b) One access per Quarter & One access per year

c) Two access per Quarter & Two access per year

d) Two access per year & One access per year

e) one access per year & Two access per year

a

➢ 15. Rupay Lounge access **program for Platinum and SELECT variant Debit cards** ? (166/25)

- Select VARIANT : **Domestic Airport lounge** : ……….. & **International Airport Lounge :…………………..**

a) One access **per year &** One access **per year**
b) One access **per Quarter & Two** access **per year**
c) Two access **per year & Two** access **per year**
d) One access **per Quarter & One** access **per year**
e) one access **per year & Two** access **per year**?

b

- 16. Powers for valuation by branch officials in Agriculrure lands : a) AEOs/AMRDs and AEO/AMRD Promotee Managers - Agricultural loans upto a limit of **Rs. ….lakhs**. b) Other Managers-Agricultural loans up to a limit of **Rs….. Lakhs** ?

a) 30 Lacs and 40 lacs
b) 20 Lacs and 15 lacs
c) 30 Lacs and 15 lacs
d) 20 Lacs and 10 lacs
e) 30 Lacs and 20 lacs

e

- **17. BIMA-ASBA: A** One-time Mandate for blocking the amount towards premium through Unified Payments Interface (UPI mandate) for issuance of Life & health Insurance Premium.
  Customer shall execute a **one-time mandate in favour of Insurance Co**. for marking **lien on funds in CASA A/c towards** premium for Life / Health Insurance. • This **mandate shall be valid for a period of ……. days or till the date of the underwriting decision,** whichever is earlier.? (129/25)

a) 15
b) 10
c) 8
d) 12
e) 14

e

- 18. As per extant guidelines, annual stock and receivable audit is mandatory in respect of all Borrowal accounts enjoying Fund Based & Non Fund Based (NFB) working capital limits of **Rs………crore & above for Moderate, High Risk and Unrated accounts** and **Rs. ……………..Crore and above for Low Risk and Normal risk accounts** from our Banking channel ? (220/25)

a) Rs 5 Crore and Rs 1 crore
b) Rs 2 Crore and Rs 5 crore
c) Rs 1 Crore and Rs 3 crore
d) Rs 5 Crore and Rs 10 crore
e) Rs 1 Crore and Rs 5 crore

e

- 19. Renewal with enhancement permitted ……….months prior to the existing tenability shall not be considered as midterm enhancement and respective sanctioning authorities shall permit such facilities for accounts up-to their delegated powers. ? (258/25)

a) 1 month
b) 2 months
c) 3 months
d) 6 months
e) 4 months

C

- **20. ECAI rating** shall be obtained from all the Borrowers (excluding exposures which are fully secured by our Banks Deposits) who are enjoying credit exposure (FB + NFB) of above Rs. …….. crores from our Bank ? (258/25)

a) 50
b) 25
c) 100
d) 10
e) 75

a

- **21. Proposals wherein the limits are above Rs………….crore, a copy of the passports of the Promoters/ Promoter Directors and Guarantors are to be mandatorily obtained.** ? (258/25)

a) 2
b) 5
c) 10
d) 15
e) 100

B

- **22. ABS need not be obtained from borrowers seeking crop loans / other agriculture loans provided they do not have any other income other than agriculture income for loans upto Rs………………lac** ? (223/25)

a) 75
b) 25
c) 50
d) 200
e) 100

E

- **23. In exceptional cases, extension of tenability can be permitted for Borrowers rated as High risk only ……….. and for a period not exceeding …….month/s** ? (223/25)

a) Once and 3 months
b) Twice and 3 months
c) Twice and 2 months
d) Once and 2 months
e) Once and 1 month

D

- **24. Legal Audit of title deeds and other documents, in respect of large value loan accounts with credit exposure of ……….. crore & above, as part of regular audit exercise (RBIA) till the loan stands fully repaid.**? (223/25)

a) 5
b) 2
c) 1
d) 3
e) 10

a

- 25. A Service enterprise with investment of Rs 3 Cr in Equipments and turnover of Rs 30 crores will be classified as_________.?

a) Micro enterprise
b) Small enterprise
c) Medium enterprise
d) Tiny enterprise
e) SSI enterprise

B

26. As per Exchange of Soiled Notes guidelines, a person up to ____per day, banks shall exchange them over the counter, free of charge.

a) 10 pieces with a maximum value of Rs.5,000
b) 20 pieces with a maximum value of Rs.5,000
c) 10 pieces with a maximum value of Rs.10,000
d) 20 pieces with a maximum value of Rs.10,000
e) 20 pieces with a maximum value of Rs.15,000

b

- 27. Who should hold the key of the single lock   ? (449/25)

a) MANAGER
b) OFFICER
c) DL KEY HOLDERS
d) ANY 2 CONFIRMED OFFICERS
e) CASHIER

e

28. Cash payment of **staff cheque** can be passed by scale I officer is …………………

a) Upto Rs 3 Lacs
b) Upto Rs. 1 lac
c) Upto Rs. 2 lac
d) Upto Rs. 5 lac
e) Full powers

b

RE- KYC (Review of Risk Rating) for Medium customer is to be done once in ____

a. 2 years
b. 5 years
c. 8 years
d. 10 years
e. 1 year

C

)

- The rejection of loan applications in respect of SCs / STs should be done at the ____________ instead of at the Branch level and reasons of rejection should be clearly indicated.? (539/25)

a) Branch itself
b) HO
c) CO
d) Next higher Authority
e) CIRCLE HEAD

d

)

- What is the maximum age limit for a BC agent? (420/25)

a) 60
b) 65
c) 70
d) 66
e) 80

B

- What is the unit of gold purity used in SGB pricing ? (423/25)

a) 22 K
b) 900
c) 999
d) 24 K
e) 20 K

C

Thank you