

WELCOME TO CBOA SESSION TODAY TOPIC -20.10.24 @ 2 PM) ORIENTAION/CASA PRODUCTS



CBOA WELCOMES YOU FOR 2024-25 PROMOTION CLASSES



THE CANARA BANK OFFICERS' ASSOCIATION (Regd)
(REGISTERED UNDER TRADE UNION ACT 1926, MUMBAI)
(AFFILIATED TO AINBOF)

Dear Friends,

Our Bank has officially announced the promotion process for this year vide ICOM 147/2023. The online test is scheduled for Saturday, 11th November 2023. The last date for submitting your willingness is 13th October 2023.

We are happy to inform that upon taking up with the administration, they have embraced the idea that the officers who will be away for their festival may choose the nearest examination centre.

Similar to previous years, CBOA will be organizing:

-  **Promotion Classes**
-  **Online live classes**
-  **Mock Tests**
-  **Recorded Youtube classes**

Links and schedules will be shared with you shortly.

Furthermore, the CBOA will be awarding cash prizes to the top performers in the Scale 1 to 2 and Scale 2 to 3 promotions as follows:

-  **Circle Topper: Rs. 10,000.00**
-  **Circle Second: Rs. 7,500.00**
-  **Circle Third: Rs. 5,000.00**

We extend our best wishes to all those aspiring for promotion.

Regards
Ravikumar K
General Secretary



FOLLOW US ON
SOCIAL MEDIA



WELCOME TO CBOA SESSION

PLEASE MUTE YOUR MIKES.

PRESENTATION WIL BE SHARED AFTER SESSION (NO NEED TO PREPARE ANY NOTES OF MY SESSIONS

Disclaimer : The presentation is for academic and information purposes only.. Please be guided by the relevant laws, circulars, manuals, instructions etc. in this regard. Usual disclaimer shall apply.

A word of caution : We don't advise to depend only on this material.

Every care has been taken to minimise the mistakes . But despite taking proper care if there is any mistakes please bring to my notice for correction.
(ravikumarbv@canarabank.com)

**RAVI KUMAR
LDC HYDERABAD**

PROMOTION



- ▶ KNOWLEDGE WITH PROMOTION IS VERY IMPORTANT
- ▶ SO THE SESSIONS OF US WILL BE FOR EDUCATING YOU TO MAKE A GOOD BANKER
- ▶ BEFORE WE START THE RACE FOR PROMOTION PROCESS.....
- ▶ LET US UNDERSTAND WHAT IS THE PROMOTION POLICY TO KNOW WHERE WE ARE STANDING

GENERAL BANKING & LEGAL FRAME WORK

KYC

DIGITAL

OL/DEATH CLAIM

DEPOSIT

PRIORITY

RETAIL

AGRICULTURE

MSME

CREDIT RISK POLICY

CRM POLICY

GOVT SPON

GOLD LOANS

BALANCE SHEET

CREDIT MONITORING

OTHER POLICIES OF BANK

BASEL/PRUD/IRAC

FOREX

RECOVERY POLICY & OTS

STAFF/HRD/GOVT BUSINESS/SOCIAL SEC SCHEMES/FI

PROMOTION PROCESS

MATERIAL/RESOURCES AVAILABLE FOR PREPARING FOR PROMOTION :

- ▶ CIRCULARS AND POLICIES READING (IN DEPTH)
- ▶ KNOWLEDGE BANK OF OUR BANK
- ▶ MATERIAL PROVIDED BY CBOA SITE (JAGANNATH SIR AND OTHER FACULTY PPTs)
- ▶ APPEARING **CIBM AND CBOA ONLINE TESTS**
- ▶ **EXTERNAL RESOURCES :**
- ▶ N S TOOR BOOK ON BANKING (IF TIME AVAILABLE FOR GENERAL BANKING)
- ▶ CTDI BOOK (TO KNOW MORE LATEST WITH REGARD TO GENERAL BANKING)
- ▶ AS PER POLICY : COVERAGE IN THE EXAM :
 - ▶ Banking Law and Practice,
 - ▶ Manual/ Circular /Memos /Other Communications issued by the Bank
 - ▶ Latest Scenario and development in the Banking Industry
 - ▶ Computer literacy (3 TO 4 Compulsory)
 - ▶ General English (CLERK TO OFFICE EXAM ONLY)
- ▶ DON'T FORGET : PHOTO AND MANAGER SIGNATURE ON CALL LETTER. ID CARD
- ▶ DATE OF ONLINE TEST: 17.11.2024 (SUNDAY – AFTERNOON SESSION)

- ▶ SO THE SESSIONS OF US WILL BE FOR EDUCATING YOU TO MAKE A BANKING PROFESSIONAL (**CAREER GROWTH**)
- ▶ BEFORE WE START THE RACE FOR PROMOTION PROCESS.....
- ▶ LET US UNDERSTAND WHERE WE ARE STANDING IN THE RACE.....



PROMOTION PROCESS

PROMOTION SCALE 1 TO 2 and 2 to 3

- ▶ **VACANCIES** : Every Year Bank declare vacancies



- ▶ Out of the total vacancies declared,
- ▶ Vacancy for **Normal Channel and Merit Channel** shall be **proportionately allocated** basing on the number of eligible applications received under each channel.

PROMOTION PROCESS

PROMOTION SCALE 1 TO 2 and 2 to 3

ELIGIBILITY

CHANNEL	Minimum Qualifying Service in JMG Scale-I	Minimum Marks in OPAS / APAR
NORMAL	5 YEARS (CONCESSION IN NORMAL CHANNEL- More than 2 years of continuous Rural Branch service as Officers - Further relaxation of 6 months in the qualifying service for each additional completed year (365 DAYS) -- subject to a maximum of 2 years	-NA-
MERIT	3 YEARS	Average of 75% Marks of OPAS / APAR with Minimum of 60% of Marks for the each preceding 5 Years / available years

- ▶ **Willingness** : **one of the Channel** i.e., either Normal Channel or Merit Channel depending upon their eligibility / Choice.
- ▶ The continuous Rural Service means the **service put in a Rural Branch continuously in one Rural branch or multiple Rural branches without any break**. The rural service **rendered in Scale-I / Scale-II shall be reckoned**

▶ METHOD OF SELECTION : (SCALE 1 TO 2)

SI NO	TRAITS	CHANNEL OF PROMOTION	
		NORMAL	MERIT
		MAXIMUM MARKS	
1	PERFORMANCE	40 (Perform vital)	20
2	ONLINE TEST	30	50 (Marks VITAL)
3	INTERVIEW	30	30
	TOTAL	100	100

- ▶ **PERFORMANCE** : Avg of best of 3 years APAR marks of the preceding 5 qualifying years (in same scale, if available) shall be taken in to consideration.
- ▶ **ONLINE TEST** : PASS MARK : **NORMAL-40, MERIT-50)**
- ▶ **SC/ST** : RELAX 5 Marks
- ▶ **NEGATIVE MARKING** : Bank may decide for introduction of **Negative Marks for wrong answers in Written Test as per the requirement if need be**
- ▶ **INTERVIEW** : Minimum qualifying mark : **GENERAL : 40 SC/ST Off : 35**

▶ METHOD OF SELECTION : (SCALE 2 TO 3)

SI NO	TRAITS	CHANNEL OF PROMOTION	
		NORMAL	MERIT
		MAXIMUM MARKS	
1	PERFORMANCE (EARLIER 30)	40 (PERFORMANCE VITAL)	35
2	ONLINE TEST (NO CHANGE)	30	40 (MARKS VITAL)
3	INTERVIEW (EARLIER 40)	30	25
	TOTAL	100	100

- ▶ **PERFORMANCE** : Avg of best of 3 years APAR marks of the preceding 5 qualifying years (in same scale, if available) shall be taken in to consideration.
- ▶ **ONLINE TEST** : PASS MARK : **NORMAL-40, MERIT-50)**
(SC/ST-RELAX 5 Marks) (NO - NEGATIVE MARKING)
- ▶ **INTERVIEW** : MINIMUM QULIFYING MARKS: GENERAL 40.
- ▶ SC/ST Officers : 35

▶ APAS GUIDELINES :

- ▶ AVERAGE OF BEST 3 OUT OF 5 YEARS (RESPECTIVE CADRE)
- ▶ FOR EXAMPLE :
- ▶ AN EMPLOYEE GOT OPAS : 2020-94, 2021-92, 2022-80, 2023-91, 2024-75
- ▶ BEST 3 YEAR OPAS : - $94+92+91=277$ ($277/3 = 92.33$)

SCALE 3 TO 4 ONLY (ONLY MERIT CHANNEL)

ELIGIBILITY

CHANNEL	Minimum Qualifying Service in MMG ScaleIII	Minimum Rural / Semi-Urban Branch Service	Minimum Marks in OPAS / APAR
MERIT	3 YEARS		Should have secured average of 75% Marks of OPAS / APAR with Minimum of 60% of Marks for the each preceding 5 Years / available years

- ▶ **Branch experience of minimum of 2 years** shall be required for considering for promotion from Scale 3 TO 4. (However, exemption shall be permitted to Officials who submit willingness to complete Branch head service upon promotion to SMG Scale-IV)
- ▶ **Rural/SU service** not applicable to Specialist Offices **except AEOs** (Mandatory for promotion to SMG Scale-4)

► **METHOD OF SELECTION : (SCALE 3 TO 4)- NO SEPARATE CHANNELS-ONLY MERIT**

SI NO	TRAITS	CHANNEL OF PROMOTION
		MERIT ONLY
	OLD MARKS	MAXIMUM MARKS
1	PERFORMANCE	30
2	ONLINE TEST	30
3	GROUP DISCUSSION	10
4	INTERVIEW	30
	TOTAL	100

- **PERFORMANCE** : Avg of best of 3 years APAR marks of the preceding 5 qualifying years (in same scale, if available) shall be taken in to consideration
- **ONLINE TEST: Two parts-** Test -100 marks and Computer knowledge-50
 Pass mark (40) (Computer Exam – Pass-20 marks)
- **GROUP DISCUSSION** : 10 MARKS
- **INTERVIEW** : MINIMUM QULIFYING MARKS: 40

ELIBILIBILTY TO UNDERGO INTERVIEW PROCESS : (1:4)

From Passed candidates : A rank list shall be drawn based on the

- A) Marks secured in Written test and**
- B) Average best 3 years APAR marks of the preceding 5 qualifying years (in same scale, if available).**

From the above ranking list, **Officers upto a maximum 4 times of the vacancies shall be declared as successful candidates to undergo Interview / further promotion process**



➔ (3 TO 4)

- ▶ **COMPUTER AWARENESS EXAM**
- ▶ **MARKS EXAM – 50**
- ▶ **ONLY QUALIFYING – MINIMUM MARK- 20**
- ▶ **BE STRONG IN**
- ▶ Basic aspects of computer
- ▶ **Computer terminologies**
- ▶ **CBS options & Control aspects of CBS**
- ▶ Technology products
- ▶ **MS OFFICE/ Word/Excel/Power point**
- ▶ **EXAMPLE : WHAT IS THE SHORT CUT KEY TO GO TO END OF A DOCUMENT (ANS : CONTROL + END)**

General provisions :

The Officer on Sabbatical Leave shall not be eligible to participate in any promotion exercise during the Sabbatical Leave period, even if otherwise eligible.

The ranking list will be first drawn under Merit Channel followed by normal Channel wherever applicable. If sufficient candidates are not available to fill up the number of vacancies in a particular channel, then those unfilled vacancies will be filled from the ranking list of the other channel

NOTE : PERFORMANCE WILL BE THE DECIDING FACTOR FOR 3 TO 4

REVERSION

- ▶ Officer who declines to go on posting to higher scale shall not be considered for promotion in the **subsequent 3 years from the relevant date.**
- ▶ This disability clause applies to both who either **seeks reversion after reporting in transferee place or before getting relieved from the transferor place**
- ▶ Officers considered for promotion from Scale-I to Scale-II, can seek reversion to the Feeder Cadre **within 45 days from the date of declaration of Final Results.**
- ▶ Vacancies arising on account of such reversions shall be filled by the Candidates **who are next in the ranking list of the respective Channels.**
- ▶ However, it shall be the **discretion of the Bank, to accept/reject the reversion sought**

REVERSION

- ▶ In addition to the above, the following disability clauses shall also apply :



- ▶ "Provided further that **such increment/s in the next higher scale / stagnation increment/s shall not be allowed** to an officer who refuses promotion when offered"
- ▶ An Officer **shall not be eligible for Professional Qualification pay as above**, if he/she refuses to accept promotion when offered."

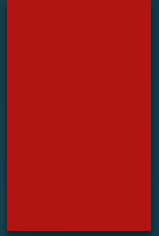


▶ HOW TO PREPARE FOR THE EXAM

▶ ESPECIALLY MERIT CHANNEL



▶ (SCORE HIGH IS MANTRA)



▶ **SUCCESS SECRET OF TOPPERS OF THIS EXAM**

▶ Listening (Many times)

▶ Reading

▶ Memorising

▶ Online tests appearing

ANALYSIS OF RECALLED QUESTIONS-2020			
101	ANALYSIS ON EXAM AND PARRERN		
102	Analysed for the purpose of forthcoming exam and for giving best efforts for next promotion exam.		
103	EXAM DATE ANNOUNCED ON 13.11.20 AND CIRCULARS USED IS 142/20 DT 18.3.2020 TO 815/20 DT 22.10.20 (AFTER NOTIFICATION DATE 13.11.20 NO QUESTIOS ARE TAKEN THAT MEANS BANK MIGHT HAVE TAKEN SLOT FROM IBPS ON 22.10.20.)		
104	98% QUESTIONS CAME FROM CIRCULARS ONLY. (out of 90 recalled questions all questions from ciruclars except Forex)		
105	MANY OF US HAVE NOT READ POLICIES IN DEPTH (DIFFICULT TASK)-NEXT TIME WE MUST READ ALL CIRCULAR (Policy is also a circular)		
106	Balance sheet and Basel questions are not available in exam		
107			
	TOPIC	2 TO 3 94 QUES	0 TO 1
	DEPOSITS	5	9
	AGRICULTURE	3	11
	GOVT SPONSORED	1	6
	MSME	5	5
	RETAIL	13	15
	FOREX	6	8
	RECOVERY	3	
	NI ACT + LEGAL + GENERAL TOPIC	2	35
	CREDIT POLICY (PRIORITY)	17	51
	OTHER POLICIES	30	
	OL	1	5
	TECH	4	
	STAFF	1	2
	GOVT SCHEMES (SSS/PPF)	3	7
	BALANCE SHEET	0	3

ANALYSIS OF RECALLED QUESTIONS-2021

TOPIC	3 TO 4
DEPOSITS	2
AGRICULTURE & FI	6
GOVT SPONSORED	1
MSME/CGTMSE/CIC	2
RETAIL	
FOREX	6
RECOVERY	
NI ACT + LEGAL + GENERAL TOPIC	1
CREDIT POLICY (PRIORITY)	
OTHER POLICIES	42
OL	1
TECH	
STAFF	
GOVT SCHEMES (SSS/PPF)	
BALANCE SHEET	
BASEL	1
TOTAL	

2021

ANALYSIS : MANY QUESTIONS CAME FROM CRM POLICY & FOREX TOUGH QUESTIONS
80% QUESTIONS CAME FROM CIRCULARS ONLY. (out of 60 recalled questions, all questions from circulars except Forex and General Banking)

MY VIEWS ON EXAM : OUT OF 66 RECALLED QUESTIONS 56 FROM OUR MATERIAL (85% MATERIAL ACCURACY)

TOPIC WISE : DEP-2, OL-1, LEGAL-6, FI-1, AGCL-5, BASEL-1, GOVT SPON-1, MSME-2, FOREX 6,
POLICIES : 42 QUESTIONS (GAME CHANGER).

REFERENCE FOR EXAMINER : EXAM DATE ANNOUNCED ON 06.11.21

CIRCULARS USED IS 30/21 DT 12.1.21 **TO** 614/21 DT 17.9.21 (9 MONTHS CIRCULARS)

(AFTER NOTIFICATION DATE 06.11.21 NO QUESTIONS ARE TAKEN FROM CIRCULARS)

ANALYSIS OF RECALLED QUESTIONS-2021

TOPIC	Scale 2 to 3
DEPOSITS	2
AGRICULTURE & FI	13
GOVT SPONSORED	1
MSME/CGTMSE/CIC	12
RETAIL	
FOREX	6
RECOVERY	4
NI ACT + LEGAL GENERAL TOPIC	15
CREDIT POLICY (PRIORITY)	41
OTHER POLICIES	
OL	1
TECH	
STAFF	
GOVT SCHEMES (SSS/PPF)	
BALANCE SHEET	
BASEL	
TOTAL	

2021

MY VIEWS ON EXAM PAPER : OUT OF 96 RECALLED QUESTIONS 78 FROM OUR MATERIAL (80 % ACCURACY)

TOPIC WISE : DEP-2, OL-1, LEGAL-15, FI-5, AGCL-8, CGTMSE-1, GOVT SPON-1, RECOV-4, MSME-10, FOREX -6, CIC-1 POLICIES : 41 QUESTIONS (GAME CHANGER).

REFERENCE FOR EXAMINER : EXAM DATE ANNOUNCED ON 06.11.21

CIRCULARS USED IS 961/20 DT 24.11.2020 TO 636/21 DT 27.9.21 (6 MONTHS CIRCULARS)

(AFTER NOTIFICATION DATE 06.11.21 NO QUESTIONS ARE TAKEN FROM CIRCULARS)

90% QUESTIONS CAME FROM CIRCULARS ONLY.

(out of 98 recalled questions all questions from circulars except Forex and General Banking)

No questions from Balance sheet and Basel .

ANALYSIS OF RECALLED QUESTIONS-2021

TOPIC	1 to 2
DEPOSITS	9
AGRICULTURE & FI	7
GOVT SPONSORED	2
MSME/CGTMSE/CIC	10
RETAIL	
FOREX	9
RECOVERY	
NI ACT + LEGAL + GENERAL TOPIC	22
CREDIT POLICY (PRIORITY)	
OTHER POLICIES	42
OL	1
TECH	
STAFF	
GOVT SCHEMES (SSS/PPF)	
BALANCE SHEET	
BASEL	1
TOTAL	

ANALYSIS :MANY QUESTIONS CAME FROM CRM POLICY, FOREX TOUGH QUESTIONS

QUESTIONS ARE TILTED. (CONCEPTUAL UNDERSTANDING IS REQUIRED TO ANSWER)

No questions from Balance sheet

MY VIEWS ON EXAM :OUT OF 100 RECALLED QUESTIONS 67 FROM MATERIAL (70 % ACCURACY)

TOPIC WISE :DEP-9, OL-1, LEGAL-22, FI-2, AGCL-5, BASEL-1, GOVT SPON-2, MSME-9, FOREX -9, CIC-1 POLICIES: 42 QUESTIONS (GAME CHANGER).

REFERENCE FOR EXAMINER :EXAM DATE ANNOUNCED ON 06.11.21

CIRCULARS USED IS 19/21 DT 6.1.21 TO 673/21 DT 8.10.21 (9 MONTHS CIRCULARS)

(AFTER NOTIFICATION DATE 06.11.21 NO QUESTIONS ARE TAKEN FROM CIRCULARS)

80% QUESTIONS CAME FROM CIRCULARS ONLY. (out of 100 recalled questions, all questions from circulars except Forex and General Banking)

2021

ANALYSIS OF RECALLED QUESTIONS-2021

TOPIC (3 to 4)	RECALL QUESTIONS
AGRICULTURE	7
PRIORITY	3
MSME/GOV SPONSORED	5
RETAIL	9
BALANCE SHEET	NIL
BASEL	7
CRM/ CR POLICY	11
DEPOSIT POLICY	7
KYC POLICY	8
Govt Small Savings/ Schemes	1
LEGAL & GENERAL BANKING	5
MISC POLICIES+ DEATH CLAIM	25
RECOVERY /NPA	6
FOREX	1
DOP	1
OL	1
Gold loan	2
	TOTAL 80

**EXAM
22.1.23**

**90% Questions from our
internal Circulars**

**Max questions from
other policies**

ANALYSIS OF RECALLED QUESTIONS-2021

TOPIC (2 TO 3)	RECALL QUESTIONS
AGRICULTURE	5
PRIORITY	3
MSME/GOV SPONSORED	5 + 2
RETAIL	8
BALANCE SHEET	NIL
BASEL	NIL
CRM POLICY	4 + 2
DEPOSIT POLICY	4
KYC POLICY	6
GOVT SMALL SAVINGS	
LEGAL & GENERAL BANKING	9
MISC POLICIES+ DEATH CLAIM	25
RECOVERY /NPA	6
FOREX	1
DOP	5
OL	1
Gold loan	3

**EXAM
22.1.23**
80% Questions from our
internal Circulars

**Max questions from
other policies**

ANALYSIS OF RECALLED QUESTIONS-2021

TOPIC (1 TO 2)	RECALL QUESTIONS
AGRICULTURE	2
PRIORITY	7
MSME	1
RETAIL	6
BALANCE SHEET	2
BASEL	2
CRM POLICY	6
DEPOSIT POLICY	11
KYC POLICY	3
GOVT SMALL SAVINGS	4
LEGAL & GENERAL BANKING	23
MISC POLICIES+ DEATH CLAIM	23
RECOVERY /NPA	03
FOREX	4
DOP	1
OL	1
TOTAL 99	

**EXAM
22.1.23**
**80% Questions from our
internal Circulars**

**Max questions from
other policies &
General Banking**

ANALYSIS OF RECALLED QUESTIONS-2023



	DOI	0
PREPARED BY B V RAVI KUMAR FROM LDC HYDERABAD (100 QUESTIONS RECALLED EXACTLY)	MISC	1
I tried my level best for accuracy of recalling questions. Please ignore if any mistakes are there	FOREX	1
In this recalling questions I got help from Madam Kalyani , Darshan, Ketan rane, Saikat datta, Subrahmanyam ch, Naveen kharkwal, C pramod, Vignesh, Sainadh reddy, Akash, madam Pratiksha and subbu etc., I thank them for their contribution	GENERAL BANKING	6
	GOLD LOAN	2
Out of 100 recalled questions 85 Questions DIRECTLY CAME FROM OUR TRAINING VERTICAL SESSIONS & MATERIAL PROVIDED THROUGH CANARA NURTURE AND PPT CLASSES	GOVT SPONSORED	5
	KYC	2
All 100 questions are from circulars only	MISC POLICIES	21
	MSME	7
	OL	1
ANALYSIS ON EXAM AND PARRERN	PRIORITY	5
Analysed for the purpose of forthcoming exam and for giving best efforts for next promotion exam.	RECOVERY	9
EXAM DATE ANNOUNCED ON 7.10.23 AND CIRCULARS USED IS 629/2022 TO 674/23	RETIAL LENDING	13
100 % QUESTIONS CAME FROM CIRCULARS ONLY.	TOTAL	100
Balance sheet and Basel questions are not available in exam		

SCALE 1 TO 2
EXAM 11.11.23
100 % Questions from
our internal Circu

ANALYSIS OF RECALLED QUESTIONS-2023

PREPARED BY B V RAVI KUMAR FROM LDC HYDERABAD (100 QUESTIONS RECALLED EXACTLY)	OTHER IMPORTANT POLICEIS	24		
I tried my level best for accuracy of recaling questions. Please ignore if any mistakes are there	CRM POLICY	10		
In this recalling questions I got help from Mr Rama Swamy, Mr Rohit, Mr Venkatachalam, Mr Kartik, Mr Alok Tiwari, Miss Paavan keerthi, Mr Nagendra Babu, Mr B Jyothi swaroop I thank them for their contribution	DEPOSIT	10		
Out of 100 recalled questions 88 questions DIRECTLY CAME FROM OUR TRAINING VERTICAL SESSIONS & MATERIAL PROVIDED THROUGH CANARA NURTURE AND PPT CLASSES	RETAIL	9		
	RECOVERY	9		
	GENERAL BANKING	7		
	PRIORITY	6		
	AGRICULTURE	4		
	CREDIT REV & MONITORING	4		
ANALYSIS ON EXAM AND PARRERN	FOREX	3		
Analysed for the purpose of forthcoming exam and for giving best efforts for next promotion exam.	GOVT SPONSORED	2		
EXAM DATE ANNOUNCED ON 7.10.23 AND CIRCULARS USED IS 626/2022 (17.10.22) TO 710/23 (20.09.23)	GOLD LOAN	2		
100 % QUESTIONS CAME FROM CIRCULARS ONLY.	DOP	3		
	KYC	2		
Balance sheet and Basel questions are not available in exam	ROI	1		
	MSME	1		
(ANY SUGGESTIONS AND ADDTIONS ARE WELCOME WITH REGARD TO RECALLED QUESTIONS (PLEASE WHATS APP ME ON 7842064393)	MISC QUESTION	2		
	OFFICIAL LANGUAGE	1		
		100	12 came out	
			of syllabus	REV

SCA
EXAM
100 % Q
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ANALYSIS OF RECALLED QUESTIONS-2023

	TOPICS	QUESTIONS		
PREPARED BY B V RAVI KUMAR FROM LDC HYDERABAD (94 QUESTIONS RECALLED EXACTLY)	OTHER IMPORTANT POLICEIS	24	4	28
I tried my level best for accuracy of recalling questions. Please ignore if any mistakes are there	CRM POLICY	7		7
In this recalling questions I got help from Mr UDAY who has prepared all the questions . I thank him for his contribution	DEPOSIT	9	2	11
Out of 94 recalled questions 76 questions DIRECTLY CAME FROM OUR TRAINING VERTICAL SESSIONS & MATERIAL PROVIDED THROUGH CANARA NURTURE AND PPT CLASSES	RETAIL	6	1	7
	RECOVERY	10		10
	GENERAL BANKING	2	5	7
	PRIORITY			
	AGRICULTURE	5		5
	CREDIT REV &	3		
ANALYSIS ON EXAM AND PARRERN	FOREX		4	7
	GOVT SAVINGS	2		2
Analysed for the purpose of forthcoming exam and for giving best efforts for next promotion exam.	GOVT SPONSORED	2	1	3
EXAM DATE ANNOUNCED ON 7.10.23 AND CIRCULARS USED IS 56/2023 (27.01.23) TO 606/23 (05.08.23)	GOLD LOAN	1		1
100 % QUESTIONS CAME FROM CIRCULARS ONLY.	DOP	1		1
	KYC	1		1
Balance sheeet and Basel questions are not available in exam	STAFF	1		1
	MSME		1	1
(ANY SUGGESTIONS AND ADDTIONS ARE WELCOME WITH REGARD TO RECALLED QUESTIONS (PLEASE WHATS APP ME ON 7842064393)	MISC QUESTION			
	OFFICIAL LANGUAGE	1		1
	BASEL	1		1
			76 18 came out of syllabus	94

SCALE 3 TO 4
EXAM 11.11.23

100 %
Questions
from our
internal
Circulars

HOW TO READ CIRCULAR FOR EXAM

SUBJECT		RATES OF INTEREST ON RUPEE LOANS & ADVANCES – MCLR and Base Rate w.e.f. 12.10.2024			
SYNOPSIS					
	S.No.	Rate	Tenor	Existing Rate (%)	Rate w.e.f. 12.10.2024 (%)
	1	MCLR	Overnight MCLR	8.25	8.30
			One Month MCLR	8.35	8.40
			Three Month MCLR	8.45	8.50
			Six Month MCLR	8.80	8.85
			One Year MCLR	9.00	9.05
			Two Year MCLR	9.30	9.30
			Three Year MCLR	9.40	9.40
	2	Base Rate		8.95	9.05

HOW TO READ A CIRCULAR

- ▶ Question :
- ▶ As per RBI guidelines, Banks cannot publish the internal benchmark for the following maturity with regard to MCLR
- ▶ A) Overnight MCLR
- ▶ B) One Day MCLR
- ▶ C) One-month MCLR
- ▶ D) Three-month MCLR
- ▶ E) Six month MCLR

SUBJECT	RATES OF INTEREST ON RUPEE LOANS & ADVANCES – MCLR and Base Rate w.e.f. 12.10.2024				
SYNOPSIS	S.No.	Rate	Tenor	Existing Rate (%)	Rate w.e.f. 12.10.2024 (%)
	1	MCLR	Overnight MCLR	8.25	8.30
			One Month MCLR	8.35	8.40
			Three Month MCLR	8.45	8.50
			Six Month MCLR	8.80	8.85
			One Year MCLR	9.00	9.05
			Two Year MCLR	9.30	9.30
			Three Year MCLR	9.40	9.40
	2	Base Rate		8.95	9.05

HOW TO READ A CIRCULAR

- ▶ Question :
- ▶ As per RBI guidelines, Banks cannot publish the internal benchmark for the following maturity with regard to MCLR
 - ▶ A) Overnight MCLR
 - ▶ B) **One Day MCLR**
 - ▶ C) one-month MCLR
 - ▶ D) three-month MCLR
 - ▶ E) six month MCLR

HOW TO READ A CIRCULAR



- ▶ Question :
- ▶ What is the interest on Kisan Vikas patra offered by GOI wef 1.10.2024.
- ▶
 - 1) 7.3
 - ▶ 2) 8.2
 - ▶ (3) 7.5
 - ▶ (4) 7.1
 - ▶ (5) 8

HOW TO READ A CIRCULAR

The rate of Interest for these schemes are as under: -

Scheme	Rate of Interest w.e.f 01.07.2024 to 30.09.2024 (Q2, FY 2024-25)	Rate of Interest w.e.f 01.10.2024 to 31.12.2024 (Q3, FY 2024-25)	Percentage change	Master Cir*
Senior Citizen Savings Scheme (SCSS) Note: ROI at the time of opening SCSS account will continue till maturity date as per scheme guideline.	8.20 % p.a.	8.20 % p.a.	Unchanged	336/2024
Public Provident Fund Scheme (PPF)	7.10 % p.a.	7.10 % p.a.	Unchanged	332/2024
Sukanya Samriddhi Account Scheme (SSA)	8.20 % p.a.	8.20 % p.a.	Unchanged	335/2024
Kisan Vikas Patra (KVP)	7.50 % p.a. (will mature in 115 months)	7.50 % p.a. (will mature in 115 months)	Unchanged	401/2023

HOW TO REMEMBER

HOW TO REMEMBER IMPORTANT POINTS WHEN EXAMINAR WANTS TO CONFUSE YOU – (RECALLED QUESTIONS)

- ▶ CRR (Cash reserve Ratio) defined in.....
 - ▶ 1) SECTION 42 OF RBI ACT
 - ▶ 2) SECTION 42 OF BR ACT
 - ▶ (3) SECTION 24 OF BR ACT
 - ▶ (4) SECTION 24 OF RBI ACT
 - ▶ (5) SECTION 34 OF BR ACT

- ▶ SLR (STATUTORY LEQUIDITY RATIO) defined in.....
 - ▶ 1) SECTION 42 OF RBI ACT
 - ▶ 2) SECTION 42 OF BR ACT
 - ▶ (3) SECTION 24 OF BR ACT
 - ▶ (4) SECTION 24 OF RBI ACT
 - ▶ (5) SECTION 34 OF BR ACT

- ▶ **CLUE : SECTIONS ARE 24 AND 42 AND ACTS ARE RBI & BR**

HOW TO REMEMBER

- ▶ NOW WE SEE –HOW WITH OUT MISTAKE WE CAN REMEMBER AND ANSWER

▶ CRR – DOUBLE RR ---- RBI -----42 IS BIG NUMBER



▶ SLR – SINGLE R --- BR -----24 IS SMALL NUMBER



HOW TO REMEMBER

- ▶ Question :
- ▶ CRR (Cash reserve Ratio) defined in.....
 - ▶ 1) SECTION 42 OF RBI ACT
 - ▶ 2) SECTION 42 OF BR ACT
 - ▶ (3) SECTION 24 OF BR ACT
 - ▶ (4) SECTION 24 OF RBI ACT
 - ▶ (5) SECTION 34 OF BR ACT

HOW TO REMEMBER

- ▶ Question :
- ▶ SLR (STATUTORY LEQUIDITY RATIO) defined in.....
 - ▶ 1) SECTION 42 OF RBI ACT
 - ▶ 2) SECTION 42 OF BR ACT
 - ▶ (3) SECTION 24 OF BR ACT
 - ▶ (4) SECTION 24 OF RBI ACT
 - ▶ (5) SECTION 34 OF BR ACT

HOW TO REMEMBER

5. Housing:

- a) Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively.

**METROPOLITAN MEANS POPULATION ABOVE
10 LACS- 45 LACS PROJEC COST AND
35 LACS LOAN**

**OTHER CENTRES -30 LACS PROJECT COST &
25 LACS LOAN**

CONFUSING QUESTIONS

► Question :

Loans to individuals up to lakh in other than metropolitan centres for purchase/ construction of a dwelling unit per family provided the overall cost of the dwelling unit in the does not exceed ₹ lakh .

- a) 35 lakh and 45 lakh
- b) 45 lakh and 35 lakh
- c) 25 lakh and 30 lakh
- d) 30 lakh and 25 lakh
- e) 25 lakh and 35 lakh

CONFUSING QUESTIONS



► Question :

Loans to individuals up to lakh in **other than** metropolitan centres for purchase/ construction of a dwelling unit per family provided the overall cost of the dwelling unit in the does not exceed ₹ lakh .

- a) 35 lakh and 45 lakh
- b) 45 lakh and 35 lakh
- c) 25 lakh and 30 lakh
- d) 30 lakh and 25 lakh
- e) 25 lakh and 35 lakh

KNOWLEDGE CHECK QUESTIONS

- Under Social Infrastructure ,Bank loans up to a limit of ₹.....per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc
 - 1) 5 MILLION
 - 2) 50 MILLION
 - 3) 500 MILLION
 - 4) 5 BILLION
 - 5) 5 TRILLION
- (Answer is 5 Cr)



PRIORITY (LOGICS)

6

9

12

PRIORITY (LOGICS)

6 zeros- Million

9 zeros-Billion

12 zeros-Trillion

Under Social Infrastructure ,Bank loans up to a limit of ₹.....per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc

- 1) 5 MILLION
- 2) 50 MILLION
- 3) 500 MILLION
- 4) 5 BILLION
- 5) 5 TRILLION

HOW TO ANSWER : if Answer is 5 crores.

WRITE : 6/9/12 -MILLION/BILLION/TRILLION

Now covert 5 crores -(50 + 00,00,000 zeros)-

Answer : 50 million

TWO QUESTIONS –ONE MARK

► Question : (RTGS POLICY 209/22) **RECALLED QUESTION**

Any RTGS beyond Rs..... crore shall be released by 'Releaser.' RTGS above Rs.....crores shall be 'authorized by 2 persons' and released by 'Releaser.'

- a) 1 CRORE AND 100 CRORE
- b) 1 CRORE AND 50 CRORE
- c) 5 CRORE and 50 CRORE
- d) 5 CRORE and 100 CRORE
- e) 2 CRORE and 50 CRORE

FOR ANY CLARIFICATIONS

- ▶ Mail me to : ravikumarbv@canarabank.com
- ▶ Please join CBOA whatsapp Group for getting this **presentation materials** and **recalled questions of 2020, 2021, 2022 & 2023** for your ready reference

