

Questions on Retail banking (advances)

QUESTIONS ON RETAIL BANKING

1.	<p>Under Direct Housing Scheme, What is true about Non residents Indians</p> <p>1] Non Resident Indians holding Indian Passport only can apply 2] Non Resident Indians holding any passport can apply 3] loan can be credited to NRE/FCNR(B) account 4] PIO card holders/OCI(overseas citizens of India) possessing foreign passport 5] Non Resident Indians are not eligible to apply for housing loan 6] 1 and 4</p>	6
2.	<p>Life Insurance for Home Loan Borrowers of our Bank is provided by –</p> <p>1] LIC of India 2] Chola MS 3] National Insurance 4] Bajaj Allianz Insurance Company Ltd. 5] Birla Sun life</p>	4
3.	<p>For Loan against Future Fee Receivable Scheme, the school / college / institutes should be operational for more than _____ consecutive academic years –</p> <p>1] 1 2] 2 3] 3 4] 4 5] 5</p>	2
4.	<p>What is the processing fee for loans sanctioned under Cent Vidyarthi Scheme</p> <p>1] No processing fees 2] Rs. 500/- per proposal 3] For studies in India no processing fees. For studies abroad Rs. 500 for loan up to Rs. 10 lacs & Rs. 1000/- for loans above Rs. 10 lacs while considering the application and Refundable if availed within 6 months 4] 50% of processing charges of 0.1% will be refunded on availment</p>	3
5.	<p>For availing ASBA facility, the account holder can have which of the following accounts</p> <p>1] Savings account 2] current account 3] over draft account 4] cash credit account 5] over draft account against TERM deposits 6] 1,2,5</p>	6
6.	<p>What is the maximum quantum of loan under Scheme for Financing Tax Return Preparer (TRP)</p> <p>1] There is no such scheme 2] Rs. 1 lakh 3] Rs 2 lakhs 4] Rs. 3 lakhs 5] The scheme is no more in existence</p>	2
7.	<p>Which nature of facility is available under Cent Trade Scheme?</p> <p>1] Demand Loan 2] Term loan 3] Overdraft 4] Any of the above</p>	3
8.	<p>What is/are the condition/s for taking over HL from other banks/financial institutions</p> <p>1] The total loan period including the period of loan in the books of previous banks should not exceed 30 years 2] No restructuring of loan repayment at the time of taking over 3] Permission from the next higher authority is not required 4] all the above</p>	4

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9.	Under Cent Vidyarthi Scheme, the repayment of loan is 1] 7 years in all cases 2] For loan upto 7.5 lakhs it is 10 years 3] For loan above 7.5 lakhs it is 15 years 4] For Studies in INDIA it is 15 years 5] For studies abroad it is 10 years 6] 4 and 5 7] 2 and 3	7
10.	What is the parental /family income limit for claiming interest subsidy on education loan 1] 4 lakhs per annum 2] 4.5 lakhs per annum 3] 5 lakhs per annum 4] 2.5 lakhs per annum	2
11.	Interest subsidy (interest during holiday period) is available for 1] for graduation 2] for post graduation 3] for professional and technical courses 4] 1 and 3 5] 2 and 3 6] either 4 or 5 only	6
12.	When does the repayment of loan start for the loans sanctioned under Cent Vidyarthi Scheme? 1] 12 months after studies or 6 months after getting the job whichever is earlier 2] 6 months after studies or 12 months after getting the job whichever is earlier 3] Repayment starts as soon as the student completes his studies 4] Immediately after full disbursement of loan	1
13.	How much maximum amount of loan that can be credited directly to borrowers account in Housing Loan. 1] 10 lakhs 2] 20 lakhs 3] 30 lakhs 4] any amount	3
14.	For loans sanctioned under Cent Vidyarthi Scheme student is required to obtain Insurance. What is the amount of insurance? 1] Comprehensive LIC policy for min. of loan amt for minimum period of loan term to be assigned to Bank. 2] Comprehensive LIC policy for min. of Rs.10 lakhs for 10 years assigned to Bank 3] Comprehensive LIC policy for min. of Rs.5 lakhs for 10 years assigned to Banks 4] Comprehensive LIC policy for min. of Rs.5 lakhs or amount of loan whichever is less for 10 years assigned to Banks	1
15.	What is the minimum age eligibility for loan under Cent Mortgage scheme for the borrower? 1] 18 2] 21 3] 25 4] None of the above	2
16.	Under MUDRA, Loan upto 50000/- is known as – 1] Shishu 2] Kishor 3] Tarun 4] Balak	1
17.	What is the full form of CACB in our Loan policy 1] Credit appraisal committee of the board 2] Credit approval chairman of the board 3] Credit approval committee of the board 4] Credit authority committee of the board	3
18.	Under MUDRA, Loan above 50000/- & upto Rs. 500000/- is known as – 1] Shishu 2] Kishor 3] Tarun 4] Balak	2
19.	Under Cent Vidyarthi, if interest charged on the loan amount is serviced, during study period, when repayment holiday is specified	1

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	<p>for interest/ repayment under the scheme, the concession allowed in interest is</p> <p>1] 1% 2] 2% 3] No concession 4] 0.5%</p>	
20.	<p>What is true about loan for purchase of Second Hand Vehicle under Cent Vehicle Scheme?</p> <p>1] our Bank does not sanction loan for purchase of Second Hand vehicle 2] vehicle should not be more than five years old and remaining life should be for at least ten years 3] vehicle should not be more than two years old and remaining life should be for at least ten years 4] vehicle should not be older than 5 years old</p>	2
21.	<p>Interest Rate on Cent Trade -</p> <p>1] is Fixed Rate 2] is Floating Rate 3] Customer Rating Based Interest Rate 4] Base Rate + 3%</p>	3
22.	<p>A borrower is above the age of _____ years in case of Cent Vehicle Loan, co-borrower is must -</p> <p>1] 50 2] 60 3] 65 4] 70</p>	2
23.	<p>The maximum amount of loan that can be sanctioned under Cent Vidyarthi Scheme to fall under priority sector</p> <p>1] Rs. 10 lakhs for studies in India and Rs. 20 lakhs for studies abroad 2] Rs. 10 lakhs or Rs.20 lakhs depending on student 3] There is no maximum limit but only Rs.10 lacs will be considered under Priority sector 4] Depends on the parental income</p>	3
24.	<p>Maximum amount under Cent Personal Loan Scheme is -</p> <p>1] 20 times Gross salary 2] Maximum of Rs 500000 subject to net home pay of 40% of gross amount 3] maximum of Rs 200000 4] 1 and 2</p>	4
25.	<p>Tarun under Mudra is -</p> <p>1] Loans upto 50000 2] Loans above 50000/- upto 5.00 Lacs 3] Loans above 5 Lacs upto 10 Lacs 4] Above Rs. 10 Lacs</p>	3
26.	<p>Which of the schemes are no more available</p> <p>1] cent multipurpose 2] cent jewel 3] cent vivah 4] cent buy 5] cent Safar 6] all the above</p>	6
27.	<p>In case ,a student takes up higher studies immediately upon completion of earlier course(education loan)</p> <p>1] the Earlier loan will have to paid as per contract 2] The repayment will get shifted 6 months from employment or 1 year from completion which ever is earlier(reference to higher study) 3] AS per second but the loan will be treated as restructured and hence norms of restructuring will apply 4] as per second, whether fresh top up loan is taken or not</p>	2
28.	<p>What is the margin under Cent liquid scheme?</p> <p>1] 50% based on the last 6 months average market price or current market price whichever is lower</p>	1

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	2] 50% based on the last 3 months average market price or current market price whichever is lower 3] 60% based on the last 6 months average market price or current market price whichever is lower 4] 60% based on the last 3 months average market price or current market price whichever is lower	
29.	Cent Mortgage for Educational Institution Scheme is not applicable for:- 1] Metro 2] Urban 3] Semi-urban 4] Rural 5] 3 & 4	4
30.	If a brother or sister has already availed education loan and it is not yet repaid, and another sibling applies for education loan 1] Collateral free loan will not be available 2] Collateral free is student specific and not family specific and hence available 3] Loan can be sanctioned only by one higher authority 4] collateral free loan is eligible if only the earlier is fully paid	2
31.	A School Teacher employee of an Educational Institute wanted to avail loan under retail lending scheme Personal loan to Teachers. What amount can be sanctioned maximum 1] 20 times Gross salary 2] Maximum of Rs 500000 3] Maximum of Rs 200000 4] 1 and 2	4
32.	Which retail scheme is in vogue till today 1] cent computer 2] cent comp-exam 3] personal loan to LIC agent 4] cent jewel/vivah /safar/5] RDS with personal accident cover 6] none of the above	6
33.	The income criterion for 4-wheelers and 2-wheelers respectively under Cent Vehicle Scheme – 1] 2,40,000 p.a. for both 2] 2,40,000 p.a. and 1,00,000 p.a. 3] 5,00,000 p.a. & 1,20,000 p.a. 4] 2,40,000 p.a. and 1,20,000 p.a.	4
34.	What is the monthly payment cap in "Cent Swabhiman" scheme 1] Rs 25000 2] Rs 50000 3] Rs 100000 4] no such limit	2
35.	In which of the following Retail Schemes, Nomination is available – 1] Education Loan 2] Housing Loan 3] Personal Gold Loan Scheme 4] Cent Liquid 5] None of the above	3
36.	How EMI will be paid by Non Resident Indian who has availed Housing Loan under Direct Housing Finance Scheme our bank? 1] As borrower is not in India, EMI can be paid by close relatives 2] Housing Loans to Non Resident Indians can not be sanctioned 3] By remittance from outside India through normal banking channel or out of funds in his Non-Resident External (NRE) / Foreign Currency Non-Resident (FCNR) / Non-Resident Ordinary (NRO), or out of rental income derived from renting out the property acquired by utilization of the loan 4] 1 and 3	3
37.	As per guidelines provided by RBI on Basel II norms undrawn portion of Fund Based Facility will attract Capital Charge. However Banks can cancel such undrawn limits without prior notice to the borrower. For doing so 1] Bank has to give sufficient Notice to the Borrower 2] No notice is to be given 3] Banks need to obtain a Supplemental Agreement	3

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	4] None of the above	
38.	<p>Purpose of loan sanctioned under Cent Doctor Scheme is</p> <p>1] Purchase of equipments, setting up of Clinic, X-ray Lab, Pathological Laboratory, Nursing Home, Poly Clinics etc., clinic-cum-residence, expansion/renovation/modernization of existing premises</p> <p>2] Purchase of vehicles, ambulance, computer etc. for medical practitioner</p> <p>3] Working Capital requirement including stock of medicine /disposables</p> <p>4] All the above</p>	4
39.	<p>The Jewel appraiser (under cent personal gold loan) will have to keep fixed deposit of RS</p> <p>1] 10000 2] no such stipulation 3] 5000 4] 50000</p>	3
40.	<p>What is the minimum and maximum quantum of loan under Cent Personal Gold Loan Scheme?</p> <p>1] Minimum- Rs 10000/, Maximum- Rs 20,00,000/ 2] Minimum- Rs 20000/, Maximum- Rs 6,00,000/ 3] Minimum and maximum quantum depends on the quantity and purity of gold ornaments 4] None of the above</p>	1
41.	<p>What is the quantum of loan under Cent Doctor Scheme in Rural and Semi Urban Areas?</p> <p>1] Rs 50.00 lakh Working Capital limit of up to Rs. 5 lakh may be considered, if required, within overall limit of Rs.50.00 lakh.</p> <p>2] Rs.200.00 lakh Working Capital Limit of up to Rs.10 lakh may be considered, if required, within the overall limit of Rs.200.00 lakh</p> <p>3] Rs 60.00 lakh Working Capital limit of up to Rs. 6 lakh may be considered, if required, within overall limit of Rs.60.00 lakh</p> <p>4] None of the above.</p>	1
42.	<p>What is the margin required in Cent Doctor Scheme?</p> <p>1] 35 % against the construction of Nursing Home/Clinic 15 % against equipments</p> <p>2] 25 % against the construction of Nursing Home/Clinic 15 % against equipments</p> <p>3] 15 % against the construction of Nursing Home/Clinic 15 % against equipments</p> <p>4] 15 % against the construction of Nursing Home/Clinic 10 % against equipments</p>	2
43.	<p>Under Cent Doctor Scheme Loan is sanctioned to Individuals/Partnership Firms/Companies/Trusts. In Case of Companies and Trusts:-</p> <p>1] Companies- At least 50% of the promoter / directors should be qualified and registered medical practitioners</p> <p>2] Trusts should be registered and have power to borrow. At least one of the trustees should be qualified medical professional and</p>	4

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	Registered Medical Practitioner 3] in either case one member must be a qualified medical practitioner 4] 1 and 2	
44.	Cent Personal Gold Loan Scheme, is available on 1] Pledge of Gold Ornaments 2] pledge of gold bullions 3] gold coins sold by our bank 4] 1 and 2 5] 1 and 3	5
45.	Who is recently included in Minority Community – 1] Parsis 2] Muslims 3] Buddhists 4] Christians 5] Jains	5
46.	What is RMRR? 1] Reverse Mortgage Redemption Reserve 2] Reserve Mortgage Redemption Reverse 3] Registered Mortgage redemption Reserve 4] Re Mortgage redemption Reserve	1
47.	A customer wants to avail loan under Cent Suvidha. The eligible amount is 1] the scheme is no more in existence 2] one month net salary 3] Rs100000 4] less of 2 and 3 5] more of I and 2	4
48.	In which Branches Scheme for financing Tax Return Preparer (TRP) is applicable? 1] All Branches 2] only at Designated Branches 3] All Metro, Urban & semi-urban branches 4] All Metro and Urban Branches	3
49.	What is the interest on Retail "Cent Earnest Money Finance Scheme" 1] Base Rate +1% 2] Base Rate + 2% 3] Base Rate + 3% 4] Base Rate	4
50.	Maximum loan under Cent Rental Scheme is Rs. _____ lakhs 1] 100 lakhs 2] Rs.500 lakhs 3] Rs.250 lakhs 4] Rs.1000 lakhs	4
51.	Under Direct Housing Finance Scheme of our Bank, what amount of loan can be sanctioned for Repairs and Renovation 1] No Limit, any amount of loan can be sanctioned 2] only Rupees 10 lakhs 3] 80% of cost or Max Rs.5 lakhs 4] 75% of the cost or maximum of Rs.10.00 lakh	4
52.	What is the margin requirement for Demand Loan against Term Deposit to third party – 1] 10% 2] 20% 3] 25% 4] 30%	3
53.	For What period Demand Loan is sanctioned against NSC/KVP/LIC Policies and other Government Securities? 1. Maximum period of 3 years 2. Maximum period of 4 years 3. Maximum period of 2 years 4. Period of loan is related to the maturity of the instruments	4
54.	What security is obtained from the borrower, when our Bank sanctions loan under Direct Housing Finance Scheme? 1] Equitable/Registered mortgage of the property. If Equitable/Registered mortgage is not possible then liquid securities	1

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	<p>like NSC/KVP/TDR amounting to 125% of loan amount</p> <p>2] Equitable mortgage of the property. If Equitable mortgage is not possible then liquid securities like NSC/KVP/TDR amounting to 200% of loan amount</p> <p>3] Borrower is not required to offer any security</p> <p>4] only Equitable mortgage of property</p>	
55.	<p>Under Direct Housing Finance Scheme Loan ,what is the margin to be maintained.</p> <p>1] no margin 2] 10% for loan not exceeding 20 lakhs 2] 20% for loan above 20 lakhs but upto 75 lakhs 3] 25% for loan exceeding 75 lakhs 4] all the above</p>	4
56.	<p>Which is not a retail banking scheme as on date.</p> <p>1] cent rental 2]cent mortgage 3] cent vyapari 4] Cent jewel 5] 3 and 4</p>	5
57.	<p>In direct housing finance if loan is given for purchase of plot, the construction will have to start within,</p> <p>1] 6 months 2] 1 year 3] 2 years 4] 3 years</p>	3
58.	<p>In Our Bank's Cent Gift Cards. The amount can be loaded on the Card is</p> <p>1] Between Rs.1000/- to Rs.50,000/-</p> <p>2] Between Rs.500/- to Rs.75,000/-</p> <p>3] Between Rs.500/- to Rs.50,000/-</p> <p>4] No fixed limit</p>	3
59.	<p>Cent Gift Card can be used at</p> <p>1] Any Merchant establishment where Master Cards is accepted within India</p> <p>2] It can be used online or over the Phone for purchases</p> <p>3] At ATMs</p> <p>4] 1 & 2</p>	4
60.	<p>What about Cash withdrawals on Cent Gift Card</p> <p>1] Cent Gift Card is for purchases only</p> <p>2] Cash Withdrawals are allowed in notified Branches only</p> <p>3] Cash Withdrawals are allowed after the expiry of card</p> <p>4] Cash withdrawals are allowed to the extent of 50% at CBS branches</p>	1
61.	<p>What happens if Cent Gift Card is lost or stolen?</p> <p>1] On the request of the purchaser alone New Cent Gift Card will be issued</p>	2

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	<p>2] Cent Gift Cards is like Cash, as such it can not be replaced</p> <p>3] If FIR is lodged it will be reissued</p> <p>4] If purchaser gives indemnity Cent Gift Cards can be re- issued</p>	
62.	<p>Who can purchase Cent Gift Card?</p> <p>1] Either a Banking Customer or a Customer with no Bank Account after fulfilling KYC Norms can purchase Cent Gift Card.</p> <p>2] Only Customer who are maintaining accounts with our Bank can purchase Cent Gift Card</p> <p>3] Any walk in customer can purchase Cent Gift Card</p> <p>4] only NRI can purchase</p>	1
63.	<p>What is the margin requirement under the Cent Earnest Money Finance Scheme –</p> <p>1] 10% 2] 20% 3] 25% 4] No Margin required</p>	4
64.	<p>Which Prepaid Card of our Bank is useful for the travelers traveling abroad?</p> <p>1] Cent Gift Card</p> <p>2] Cent Yatra Card</p> <p>3] Commonwealth Card</p> <p>4] kissan credit card</p>	2
65.	<p>Our Bank Issues Cent Yatra Cards. How much money can be loaded on the Cent Yatra Card?</p> <p>1] Between US\$ 100 and US\$ 10000</p> <p>2] Between US\$ 500 and US\$ 5000</p> <p>3] Between US\$ 50 and US\$ 1000</p> <p>4] No fixed limit</p>	1
66.	<p>Travelers can use our Cent Yatra Card in which countries?</p> <p>1] Any where in the World</p> <p>2] Any whether in the World Except Pakistan and Bangladesh</p> <p>3] Any where in the World except in India, Bhutan & Nepal</p> <p>4] Any where in the World Except Pakistan, Bangladesh & Iraq</p>	3
67.	<p>Where Cent Yatra Card can be used?</p> <p>1] Any Merchant establishment where Master Cards is accepted.</p>	3

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	<p>2] It can be used online or over the Phone for purchases</p> <p>3] For drawing Cash at ATMs abroad and making payments at POS except in India, Nepal and Bhutan</p> <p>4] 1 & 2</p>	
68.	<p>What is true in the following after the balance in Cent Yatra Card has exhausted,</p> <p>1] it can be reloaded</p> <p>2] No, it can not be reloaded</p> <p>3] It can be reloaded to the customers who are maintaining NRE Account with our Bank</p> <p>4] it can be reloaded to the customers who are maintaining NRO & NRE accounts with our Bank</p>	1
69.	<p>Which is true about Redemption of unused funds on prepaid cards?</p> <p>1] Cent Gift Card – Yes, Cent Yatra Card- No</p> <p>2] Cent Gift Card – NO, Cent Yatra Card- Yes</p> <p>3] Cent Gift Card – Yes, Cent Yatra Card- Yes</p> <p>4] Cent Gift Card – NO, Cent Yatra Card- No</p>	2
70.	<p>Do cards need to be activated before they can be used?</p> <p>1] Cards purchased in branch are ready to use without any activation.</p> <p>2] Cards purchased in branch will be activated within 12 hours of purchase</p> <p>3] Cards purchased in branch will be activated within 24 hours of purchase.</p> <p>4] purchaser himself should activate it</p>	3
71.	<p>What is the maximum loan that can be sanctioned under Cent Trade Scheme?</p> <p>1] 500 lakhs 2] 400 lakhs 3] 300 lakhs 4] 100 lakhs 5] for new units upto 2 years- 10 lakhs & above 2 years- 500 lakhs</p>	1
72.	<p>What is the rate of interest on Cent Swabhiman Scheme?</p> <p>1] Base Rate + 1% 2] Base Rate + 2%</p> <p>3] Base Rate + 3% 4] 10% fixed and to be reset every 2 yrs</p>	2
73.	<p>What is the aggregate lump sum amount payable under Cent Swabhiman Scheme?</p>	1

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	<p>1] 50% of the total loan subject to maximum of Rs.15 lacs</p> <p>2] 60% of the total loan subject to maximum of Rs.20 lacs</p> <p>3] 40% of the total loan subject to maximum of Rs.10 lacs</p> <p>4] 50% of the total loan subject to maximum of Rs.25 lacs</p>	
74.	<p>Out of total Loans under MUDRA, what percentage of credit should flow to Shishu category units –</p> <p>1] 50% 2] 60% 3] 75% 4] 80%</p>	2
75.	<p>What is the Margin for Shishu Loans under MUDRA –</p> <p>1] 10% 2] 20% 3] 25% 4] No Margin stipulation</p>	4
76.	<p>What is the maximum limit for withdrawal by MUDRA Card –</p> <p>1] Rs.5000 2] Rs.10000 3] Rs.15000 4] Rs.20000</p>	4
77.	<p>Minimum Loan amount for purchased / construction of New / Old shops / Office Buildings is under Cent Shop Scheme is –</p> <p>1] 5 lacs 2] 10 Lacs 3] 15 Lacs 4] 20 lacs</p>	1
78.	<p>What is the margin to be maintained while advancing against Insurance Policies –</p> <p>1] 20% of Surrender value 2] 10% of Surrender Value</p> <p>2] 20% of the Total Premium paid 4] 10% of the Total premium paid</p>	2
79.	<p>Minimum and maximum loan under Cent Mortgage for Educational Institutions :-</p> <p>1] Min Rs. 1 lac Max Rs.500 lacs</p> <p>2] Min Rs. 2 lac Max R.200 lacs</p> <p>3] Min Rs. 3 lac Max R.300 lacs</p> <p>4] Min Rs. 10 lac Max R.1000 lacs</p>	1
80.	<p>If A, a pensioner opens account with a spouse who is a family pensioner in the PPO, then the account –</p> <p>1] Cannot be opened jointly 2] Can be opened Jointly but with mode of operation can be F/S 3] Can be opened Jointly but the mode of operation can be E/S 4] It can be opened after obtaining permission from the Pension Sanctioning Authority</p>	3
81.	<p>In Cent Home Double Plus the Term Loan for other purpose is restricted to _____% of Housing Loan with a cap of _____Lacs</p> <p>1] 10 & 10 2] 15 & 15 3] 20 & 20 4] 15 & 20 5] 20 & 15</p>	1

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82.	What is the maximum loan and maximum repayment period under Cent Home Loan Plus Scheme:- 1] Rs.10 lacs and 10 years 2] Rs.20 lacs and 20 yrs 3] Rs.5 lacs and 10 yrs 4] Rs.15 lacs and 20 yrs	1
83.	The students of IIMs are also eligible for interest subsidy scheme announced by Govt. of India if the parental income is up to Rs._____ lakhs p.a. and loan amount sanctioned is up to Rs._____ lakhs. 1] 4.50 & 10 2] 5 & 10 3]7.5 & 12.5 4] 10 & 10	1
84.	Maximum loan under Cent Suvidha Scheme is 1] Rs.1 lac 2] one month's net salary 3] less of one and two 4] more of one and two	3
85.	Maximum loan under Cent Doctor in Urban and Metro Centers is Rs._____ lakhs 1] 500 lakhs 2] 100 lakhs 3] 300 lakhs 4] 50 lakhs	1
86.	Maximum loan under Cent Mortgage scheme in rural and other areas respectively is Rs._____ lakhs 1] 100 & 1000 2] 50 & 1000 3]100 &500 4]200 & 400 5] 50 & 500	5
87.	What is the maximum of _____ days of interest free credit is available in Titanium Credit Card 1] 30 days 2] 55 days 3] 60 days 4] 45 days	2
88.	Which of the following is a rabi crop 1] Rice 2] wheat 3] Jawar-bajra 4] none of the above	2
89.	Which is not a credit card? 1] Titanium Card 2] Virtual card 3] Central Card 4] all the above	2
90.	Within overall period of 12 months, leave can be granted in case of hysterectomy upto maximum ----- 1] 60 days 2] 45 days. 3] 30 days 4] 90 days	2
91.	Black revolution is related to 1] self sufficiency in food grains 2] self dependence in milk production 3] self dependent in petroleum / crude oil 4] all the above	3
92.	Yellow Revolution is associated with 1] self sufficiency in food 2] self dependence in milk production 3] self dependent in petroleum / crude oil 4] self dependence in	4

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	production of oil seeds	
93.	Blue Revolution is related to ----- 1] Space Research 2] Poultry 3] Fisheries 4] Drinking Water	3
94.	Which of the following is Kharif Crop? 1] Wheat 2] Maize 3] Gram 4] Barley	2
95.	What is the Green Gold? 1] Tea 2] Coffee 3] Gold 4] Rice	1
96.	Which of the following is true 1] Kharif Crop sown in the month of July harvested in October 2] Rabbi Crop sown in the month of October harvested in March-april 3] Zaid crop grown during March To June in some parts of the country 4] All the above	4
97.	Zaid Crop includes 1] Muskmelon /Watermelon 2] Vegetables, cucumber 3] Moong, Urud Dal 4] All the above	4
98.	Central Electronic Registry has been set up by Central Government under _____ Act 1] Indian Contract Act 2] Sale of Goods Act 3] SARFAESI Act 4] Transfer of Property Act	3
99.	In which case the risk weight for housing loan will be 125%? 1] loans above 75 lacs 2] LTV is above 75% 3] loans above 30 lacs & LTV 75% 4] in no case	4
100.	What is the full form of CERSAI 1] central registry of standard asset reconstruction and security interest of India 2] central registrar of securitization asset reconstruction and security interest of India 3] central registry of securitization asset reconstruction and security	3

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	interest of India 4] central registry of security asset interest of India	
101.	Life certificate in case NPS-new pension scheme is to be submitted in ----- every year 1] November 2] May 3] no need of life certificate 4] January	1
102.	What is the maximum loan that can be sanctioned under cent rental scheme 1] 5 crores 2] 2 crores 3] 7.5 crores 4] 10 crores	4
103.	If Cent rental loan is to be repaid after 36 months, then Equitable mortgage of any property of the borrower value of which should be to the extent 1] 100% of proposed loan 2] 133% of proposed loan 3] 200%of proposed loan 4] 300% of proposed loan	2
104.	The maximum repayment period in cent rental scheme is 1] 5 years 2] 7 years 3] 10 years 4] 15 years	3
105.	In Cent Rental Scheme suppose there is a difficulty in entering into agreement with the tenants to assign the future rentals, the bank 1] Will not sanction any loan 2] the bank will sanction if Equitable Mortgage of any property of the borrower is equal to 100% of the proposed loan. 3] The bank will sanction if Equitable Mortgage of any property of the borrower is equal to 133% of the proposed loan. 4] The bank will sanction if Equitable Mortgage of any property of the borrower is equal to 200% of the proposed loan.	4
106.	What is the maximum repayment period in case of housing loan? 1] 30 years 2] age of retirement 3] on borrower reaching the age of 70yrs 4] earlier of 1 & 3	4
107.	What is the margin on housing loan? 1] Loan up to Rs.20 lakh – 10% 2] Loan above Rs.20 lakh to 75 lakhs – 20% -3] Loan up to Rs.75 lakh – 10% 4] Loan above Rs.75 lakh – 25% 5] 1 ,2 &4 6] 3 and 4	5
108.	What is the Net Take Home Pay norms in housing loan 1] 35% Gross monthly salary upto annual income upto 5 lacs 2] 30% Gross monthly salary upto annual income above 5 lakkhs and upto 10 lacs 3] 25% Gross monthly salary upto annual income above 10 lacs	4

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	4] all the above	
109.	Which is incorrect 1] Margin on Cent Vehicle - New Vehicles : Upto Rs.20 lakh : 10%, 2] More than Rs.20lakh :20%, 3] Old vehicle 25% 4] none of the above	4
110.	Maximum Repayment Incase of cent vehicle loan is 1] 120 months 2] 96 months 3] 60 months 4] 48months 5] 84 months or borrower attains 70 years whichever is earlier	5
111.	Fixed Interest will be applicable in case of Vehicle Loan if the repayment of loan is for – 1] 24 months 2] 12 months 3] 36 months 4] 48 months	3
112.	Cent Sahyog scheme will not be applicable to 1] retail trade 2] education 3] training 4] SHG 5] all the above 6]none of the above	5
113.	Which is not a criterion for Educational loan for Executive MBAs – 1] Min age 23 years 2] work experience of 2 years in government/corporate /multinational 3] min age 25 years 4]work experience of 5 years in government/corporate /multinational 5] 1 and 2 6] 3 and 4	5
114.	What is the maximum amount of loan in case of Educational loan for Executive MBAs 1] 10 lakhs 2] 15 lakhs 3] 25 lakhs 4] no limit 5] 20 lakhs	5
115.	What is the maximum amount of loan for 4 wheelers under Cent Vehicle Scheme – 1] 50 lakhs 2] 20 lakhs 3] 25 lakhs 4] 100 lakhs 5] 75 Lakhs	5
116.	In case of cent vehicle loan incentive to dealers;(4 wheelers) 1] 1% OF BUSUINESS SOURCED 2] 0.5% OF BUSUINESS SOURCED 3] 0.25% OF BUSUINESS SOURCED 4] 2% OF BUSUINESS SOURCED	1
117.	In case of cent vehicle loan incentive to dealer sales executives (4 wheelers- New) is 1] Rs750 per loan upto 3.5 lakhs 2] Rs500 per loan upto 3.5 lakhs 3] RS1000 for above 3.5 lakhs 4] RS2000 for above 3.5 lakhs 5] 1 and 4 6] 1 and 3 7] 2 and 3	6
118.	Which is incorrect in case of pension loan 1] Upto 75 years – 18 months pension maximum 5.00 lacs – EMI not to exceed 50% of pension 2] Above 75 years – 12 months pension,	4

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	maximum 2.00 lacs – EMI not to exceed 50% of pension 3] Above 75 years – 18 months pension, maximum 2.00 lacs – EMI not to exceed 50% of pension 4] 1& 2 5] 1 & 3	
119.	Who is not eligible for Pension loan 1] Pensioners drawing pension through our Bank's branches 2] Family Pensioners drawing pension through our Bank's branches 3] The Pensioners who are getting their pension disbursed through Treasury/DPDO (Defence Pension Disbursing Office) directly to the credit of their saving accounts with our branches 4] Pensioners/Family Pensioners of our Bank. 5] none of the above	5
120.	Interest rate for education loan to children of Staff is 1] base rate+0.5% 2] base rate+1% 3] base rate 4] base rate+2%	3
121.	"CENT COMBO" scheme is combination of 1] housing loan and 2 wheeler loan 2] housing loan with a minimum of 20 lakhs and 4 wheeler loan 3] housing loan ,vehicle loan and education loan 4] housing loan and education loan	2
122.	What is the interest concession available under "CENT COMBO" scheme 1] 0.25% concession in housing loan 2] 0.50% concession in vehicle loan 3] 1 & 2 subject to minimum of Base Rate 4] No concession in Vehicle Loan but 0.50% concession in housing loan.	3
123.	Under Cent Gold and Silver Loan Scheme (Agriculture) the maximum loan that can be sanctioned is – 1] 20 lacs 2] 30 lacs 3] 15 lacs 4] 25 lacs 5] 20 lacs, however RM & above can consider above 20 lacs.	5
124.	Under Cent Gold and Silver Loan Scheme (Agriculture), which cannot be given against silver jewellery - 1] Cash Credit 2] Overdraft 3] Demand Loan 4] Term Loan	4
125.	If loan to spouse of pensioner drawing family pension, the interest rate concession will be – 1] 50 basis points 2] 100 basis points 3] 25 basis points 4] 75 basis points 5] No concession is allowed	1
126.	The margin for Term Loan against Gold under Cent Gold and Silver Loan Scheme (Agriculture) is – 1] 20% 2] 25% 3] 40% 4] 50%	3
127.	What is the maximum Loan that can be sanctioned under Scheme for Loans for Purchase of Estates growing Traditional Plantation Crops in	3

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	the normal case – 1] 50 lakhs 2] 1 crore 3] 2 crores 4] 5 crores 5] 10 crores	
128.	Scheme for Loans for Purchase of Estates growing Traditional Plantation Crops will be classified as – 1] Non-Priority 2] Indirect Agriculture advance 3] Direct Agriculture Advance 4] Macro Credit	3
129.	The total value of the security under “Scheme for Loans for Purchase of Estates growing Traditional Plantation Crops” should not be less than ____ % of loan amount – 1] 100% 2] 150% 3] 200% 4] 133%	3
130.	TEV report is required from a reputed outside agency on bank’s approved panel if the loan amount exceeds – 1] 1 crore 2] 2 crores 3] 3 crores 4] 5 crores	4
131.	What loan is designed to meet exhibition ,participation fee, transit expenses for firms engaged in MSE 1] cent protsahan 2] cent karcha 3] cent swa darpan 4] cent premium	1
132.	What is the maximum loan for domestic and international under CENTPROTSHAN 1] 3 lakhs and 15 lakhs 2] 4 lakhs and 16 lakhs 3] 4 lakhs and 15 lakhs 4] 2 lakhs and 10 lakhs	3
133.	What is the age criterion for eligibility under cent protsahan 1] 18 to 60 2] 21 to 60 3] 21 to 55 4] 25 to 55	3
134.	In which scheme our bank bears the CGTMSE guarantee fee for the first year – 1] Cent Sahyog 2] Cent Kalyani 3] Cent Protsahan 4] Cent Doctor	2
135.	What is the maximum Loan under Cent Professional Scheme – 1] Up to Rs. 250 lacs for corporate and up to Rs. 100 lacs for individuals 2] Up to Rs. 500 lacs for corporate and up to Rs. 100 lacs for individuals 3] Up to Rs. 200 lacs for corporate and up to Rs.100 lacs for individuals 4] Up to Rs. 300 lacs for corporate and up to Rs. 200 lacs for individuals	2
136.	The margin in case of Cent Professional is – 1] 30% On cost of the office premises, 40% for furniture and fixtures, 50 % against receivables not older than 90 days 2] 25% On cost of the office premises, 30% for furniture and fixtures, 50 % against receivables not older than 90 days 3] 30% On cost of the office premises, 35% for furniture and fixtures, 50 % against receivables not older than 90 days 4] 35% On cost of the office premises, 40% for furniture and	4

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	fixtures, 50 % against receivables not older than 90 days	
137.	The maximum amount of loan under Cent Matsyakanya for individuals and Group respectively is – 1] 50000 & 2500000 2] 25000 & 2000000 3] 30000 & 3000000 4] 25000 & 2500000	1
138.	The minimum amount of loan under Cent Matsyakanya for individuals and Group respectively is – 1] 15000 & 20000 2] 10000 & 50000 3] 20000 & 25000 4] 25000 & 30000	2
139.	Insurance of the borrower under Cent Matsyakanya Scheme is to be obtained from LIC of India	
140.	Under Cent Sahyog Scheme the Debt Service Coverage Ratio required is – 1] 1.5:1 2] 2:1 3] 1.25:1 4] 1:1	3
141.	Under Cent Sahyog Scheme, the mode of assessment of working capital limit for new unit for a limit upto 10 lacs is – 1] 48 times monthly income 2] 4 times annual income 3] 25% of the projected Annual Turn over 4] 20% of the projected Annual Turnover	4
142.	Under the scheme to Small Road and Water Transport Operators the maximum amount of Term Loan is – 1] Rs.50 lacs 2] 5 Vehicles per borrower 3] 10 Vehicles per borrower 4] 1 & 3 whichever is less 5] 1 & 2 whichever is less	5
143.	The maximum loan under Cent Protsahan Scheme is – 1] Max. of Rs.200000/- for domestic & Rs.2000000/- for international tour. 2] Max. of Rs.500000/- for domestic & Rs.2000000/- for international tour. 3] Max. of Rs.400000/- for domestic & Rs.1500000/- for international tour. 4] Max. of Rs.750000/- for domestic & Rs.1000000/- for international tour.	3
144.	What is the eligibility under Cent Protsahan Scheme for individuals aged between 21 to 55 years	
145.	Who is eligible for loan under Cent Prosperity –1] Sikhs 2] Muslims 3] Christians 4] Zoroastrians 5] Buddhists 6] All of the above	6
146.	What is the concession interest under Cent Kalyani Scheme for Term Loan –1] 0.05% for loan upto 3 years 2] 0.04% for loan above 3 years 3] 1 & 2	3
147.	Women entrepreneurs is an enterprise owned and controlled by a woman – 1] Having financial interest of 51% of the capital 2] Giving at least 51% of employment generated in the enterprise to women 3] 1 or 2 4] 1&2	4

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148.	What is the hurdle rate required under Cent Kalyani Scheme - 1] 45% 2] 49% 3] 50% 4] 51%	4
149.	Which is not an eligibility condition under Cent Contractors Scheme - 1] Civil Contractors approved / registered with Central or State Government Department/Defence Agencies/Public Sector Undertaking/ Reputed Private Sector Organisation. 2] The firm should have at least 2 years' experience of the type of job proposed to be undertaken. 3] There should not be any adverse report against the Contractor and should have successfully completed previous jobs allotted to them. 4] The project should be completed within maximum period of 24 months. 5] Contractor / Promoter should have completed at least 3 projects successfully within stipulated time in the last 3 years. 6] Contractors should have minimum 3 (Three) contracts in hand at a time. 7] None of the above	7
150.	What is the Debt Equity Ratio stipulated under Cent Contractors Scheme - 1] 2:1 2] 1.5:1 3] 3:1 4] 2.5:1	3
151.	Under Cent Kalyani Scheme if the unit is rated by External agencies like FITCH, ICRA, SMERA, ONICRA, Interest concession of ____ is given & _____ concession is given in Processing charges - 1] 0.25%, 50% 2] 0.25%, 25% 3] 0.50%, 25% 4] 0.50%, 25%	1
152.	The activity of "Bee-Keeping" falls under - 1] Micro / Small manufacturing 2] Micro/Small service 3] Medium manufacturing 4] Medium Service 5] Farming allied activity.	5
153.	Eligibility under Cent Tractor Scheme requires - 1] 8 acres of perennially irrigated land or 16 acres of dry land cultivating single crop in a year or 4 acres of irrigated land cultivating minimum two crops in a year. 2] 16 acres of perennially irrigated land or 4 acres of dry land cultivating single crop in a year or 8 acres of irrigated land cultivating minimum two crops in a year. 3] 4 acres of perennially irrigated land or 8 acres of dry land cultivating single crop in a year or 6 acres of irrigated land cultivating minimum two crops in a year. 4] 6 acres of perennially irrigated land or 12 acres of dry land cultivating single crop in a year or 8 acres of irrigated land cultivating minimum two crops in a year.	1
154.	For Tractor with above 35 hp the eligibility for tractor loan is - 1] minimum 5 acre of perennially irrigated or corresponding acreage of non-irrigated land 2] minimum 8 acre of perennially irrigated or corresponding acreage of non-irrigated land 3] minimum 6 acre of perennially irrigated or corresponding acreage of non-irrigated land 4] minimum 10 acre of perennially irrigated or corresponding acreage of non-irrigated land	3
155.	What is the economic viability of a tractor - 1] Minimum 1000 hours of use per year on own farm or both own farm and custom hire services 2] Minimum 1500 hours of use per year on own farm or both own farm and custom hire services	1

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	3] Minimum 500 hours of use per year on own farm or both own farm and custom hire services 4] Minimum 2000 hours of use per year on own farm or both own farm and custom hire services	
156.	Which is the ideal tractor for the normal agricultural operation – 1] 25hp 2] 35hp 3] 20hp 3] 30hp	2
157.	What is the validity of CKCC Card – 1] 5 years 2] 1 year 3] 2 years 4] 10 years	1
158.	What is the crop loan limit UNDER CKCC for first year if land holding is 2 acres & cropping pattern Paddy - 1 acre (Scale of finance plus crop insurance per acre:Rs.11000) Sugarcane - 1 acre (Scale of finance plus crop insurance per acre:Rs.22,000) 1] 42900 2] 47200 3] 51900 4] 57100	1
159.	What is the crop loan limit for the first year under CKCC assuming Land Holding: 10 acres, Cropping Pattern: Paddy- 5 acres (Scale of finance plus crop insurance per acre Rs.11,000) Followed by Groundnut - 5 acres (Scale of finance plus crop insurance per acre Rs.10,000) Sugarcane - 5 acres (Scale of finance plus crop insurance per acre Rs.22,000) – 1] 409200 2] 372000 3] 279500 4] 307450	3
160.	What is the crop loan limit under CKCC to marginal farmer raising a single crop in a year with land holding 1 acre , growing Paddy (Scale of Finance + Insurance per acre-11000) 1] 11000 2] 12100 3] 13200 4] 14300	4
161.	What is the margin under Cent Kisan Vehicle Scheme – 1] 2 Wheelers -10%, 4 Wheelers – 15% 2] 2 Wheelers -15%, 4 Wheelers – 20% 3] 2 Wheelers -10%, 4 Wheelers – 20% 4] 2 Wheelers -10%, 4 Wheelers – 25%	1
162.	Under missed call facility, the credit card holders will be able to get – 1] amount due and due date 2] last 5 transactions 3] unbilled amount 4] all of the above	4
163.	If a customer keeps 800000/- as Fixed Deposit, the credit limit under Aspire Credit Card is – 1] 640000 2] 720000 3] 400000 5] 480000	3
164.	What will be the interest on roll over of dues under Cent Aspire Credit Card – 1] 1.20% p.m. 2] 1.30% p.m. 3] 1.50% p.m. 4] 1% p.m.	1
165.	What is the validity of Aspire Credit Card – 1] 3 years 2] 2 years 3] 1 year 4] 5 years	1
166.	The minimum and maximum Term deposit to be placed under lien for Aspire Credit Card shall be respectively – 1] 20000 & 400000 2] 16000 & 400000 3] 20000 & 500000 4] 25000 & 1000000 5] 20000 & No Limit	5
167.	The minimum and maximum limit under Aspire Credit Card is – 1] 16000 & 400000 2] 20000 & 500000 3] 25000 & 600000 4] 35000 & 800000	1
168.	What is the interest rate applicable to six IITs under Cent Vidyarthi Scheme –	3

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	1] Base Rate + 1.50% 2] Base Rate + 2.00% 3] Base Rate 4] Base Rate + 2.00% for Male Students & Base Rate + 1.50% for Female/SC/ST Students	
169.	Under Cent Dentist Scheme which one of the following is incorrect- 1] In case of Partnership, at least 50% of the partners should be qualified and registered dentist 2] Trust – Atleast 50 % of the trustees should be qualified and registered dentist 3] Companies – Atleast 50% of the promoters/directors should be qualified and registered Dentist. 4] Trust – Atleast one of the trustees should be qualified and registered dentist	2
170.	The LTV should be _____% throughout the tenure of Personal Gold Loan Scheme extended against pledge of gold jewellery and ornaments for Non-Agriculture end use – 1] 60 2] 75 3] 80 4] 85 5] 90	2
171.	The realizable of shop in case of 'Cent Shop' loan should be _____% of Loan Amount – 1] 100% 2] 125% 3] 134% 4] 150%	3
172.	Maximum amount of Loan under Cent Shop is – 1] 1 crore 2] 2 crores 3] 3 crores 4] 4 crores 5] 5 crores	2
173.	Equitable Mortgage of unencumbered property under Loan against Future Fee Receivable should be atleast _____% of proposed Loan 1] 125% 2] 133% 3] 150% 4] 200% 5] 100%	1
174.	If a fixed deposit has matured and the proceeds are unpaid, the amount left unclaimed will attract ----- interest 1] 0% 2] savings interest 3] Time deposit interest 4] Bank rate	2
175.	A non-resident's name is to be added as a joint account holder in the resident account. Which one of the following is correct- 1] It is not allowed 2] Allowed but the operational instructions will be Former or Survivor 3] Allowed with mode operation as 'E/S' 4] Allowed with operating instruction 'Latter or Survivor'	3
176.	Which is incorrect as regards revalidation of DD 1] DD favouring individual can be done at the request of purchaser 2] If beneficiary is state government/central government dept or undertaking, large corporate house at the request of beneficiary after taking indemnity 3] it can be done once only 4] all the above 5] none	5
177.	RUDSETI is 1] is a type of crop 2] computer language 3] is a country 4] is an institute playing an important role in skill development, capacity building, placement and self-employment of rural youth (Rural Development and Self Employment Training Institute)	4
178.	Visa platinum card is issued to an individual having Annual income of Rs_____ 1] 5 lakhs 2] 3 lakhs 3] 10 lakhs 4] 1.5 lakhs	1

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179.	<p>Visa Gold card is issued to an individual having Annual income of Rs _____</p> <p>1] 5 lakhs 2] 3 lakhs 3] 10 lakhs 4] 1.5 lakhs</p>	4
180.	<p>In case of Visa platinum and Visa Gold card will be issued to individuals who are in the age group of</p> <p>1] 18-60 2] 21-65 3] 18-60 4] 21-60</p>	2
181.	<p>After written communication of lost or stolen card, the Zero lost card liability (for misused) will be Rs ----- per day</p> <p>1] No limit 2] Rs 50000 3] Rs 50000 per card 4] Rs. 50,000/- per card per day</p>	4
182.	<p>Revolving Credit is available on payment of minimum _____ % of balance due</p> <p>1] 3% 2] 4% 3] 5% 4] 50%</p>	3
183.	<p>Frequency of submission of statement for Liberalized Remittance Scheme is</p> <p>1] Quarterly 2] Fort nightly 3] Monthly 4] Half yearly 5] annually</p>	3
184.	<p>What will be included in cost of housing unit in our direct housing loan</p> <p>1] stamp duty 2] cost of registration 3] cost of life insurance cover 4] other documentation charges 5] none</p>	5
185.	<p>Agent for Money Gram is</p> <p>1] M/s Thomas Cook India Ltd. 2] M/S Phiroze Framroze Mehta Pvt. Ltd. 3] M/S Cox & Kings 4] none</p>	1
186.	<p>The maximum amount of payment in INR in case of Money gram is equivalent of</p> <p>1] US\$2500 2] Rs.50000 3] Rs. 1 lac 4] no limit</p>	1
187.	<p>The maximum amount of cash payment that can be made to beneficiary in case of Money Gram is</p> <p>1] Rs. 50000 2] equivalent to US\$ 2500 3] no amount can be paid in cash 4] no limit</p>	1
188.	<p>A beneficiary under Money Gram can receive only _____ transactions in _____ year</p> <p>1] 12, financial year 2] 10, calendar year 3] 30, calendar year 4] 10, financial year 5] 12, calendar year</p>	3

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189.	In our bank VPF contribution from member can be accepted 1] upto 10% over and above the mandatory contribution 2] no ceiling but above 10% will not fetch any interest 3] no ceiling but should be contributed for minimum period of 6 months continuously from the month of initial contribution to get interest 4] VPF is not allowed wef 01/04/2011	3
190.	Which of following schemes are not in vogue as on date 1] Cent Uttam 2] MMDC 3] Cent Super plus 4] Cent smart 5] 1,3 & 4	4
191.	Who fixes the Base Rate - 1] RBI 2] IBA 3] SEBI 4] Individual banks	4
192.	Additional interest of 1% will be given to staff members 1] In case of Savings accounts opened singly 2] Term Deposit opened in single name 3] Savings account & Term Deposit opened jointly with dependent 4] Savings account & Term Deposit opened jointly with dependent with staff as the 1 st account holder 5] 1, 2 & 4	5
193.	Customer service meeting is to be held on 15 th of every month it will be held on the next working day if 15 th happens to be 1] holiday 2] Saturday 3] due to heavy load of work 4] 1 or 2 5] 1 or 2 or 3	4
194.	What is true about Cash handling charges - 1] Not applicable to Savings and Term Deposits 2] No Charges upto 1000 pieces; 3] Above 1000 pieces @ Rs.10/- per packet; maximum of Rs.10000/- 4] All the above	4
195.	Which of the following savings accounts is exempted from maintenance of minimum balance requirements - 1] Accounts of Senior Citizens 2] Account of the Pensioner 3] Account of the Student 4] Account of the Staff Members 5] All of the above	5

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196.	With effect of 01-11-2012, workmen employees will be paid special allowance of _____ 5 of basic Pay and DA thereof 1] 7.75% 2] 10% 3] 11% 4] 12%	4
197.	The reimbursement of medical expenses for subordinate staff is restricted to Rs. _____ p.a. - 1] Rs.2000 2] Rs.2200 3] Rs.2500 4] Rs.5000	2
198.	With effect from 01-06-2015, male employees with less than 2 surviving children shall be eligible for _____ paternity leave during his wife's confinement - 1] 5 days 2] 10 days 3] 15 days 4] 6 months	3
199.	Staff members have to apply for Privilege Leave _____ in advance 1] Not less than 1 month 2] Not less than 15 days 3] Not less than 3 months 4] Not less than 2 months	2
200.	A staff member can accumulate upto a maximum _____ of Privilege Leave- 1] 200 2] 240 3] 270 4] 300	3
201.	At the time of retirement staff members can encash Privilege Leave upto a maximum of _____ days - 1] 200 2] 240 3] 270 4] 300	2
202.	In Xpress money the maximum amount that can be credited to NRE /NRO account is Rs. 1] 50000 2] 1 lac 3] equivalent of US\$ 50000 4] no amount	4
203.	As per norms the beneficiary should be paid under Xpress Money within 1] 30 minutes 2] a day 3] an hour 4] no such stipulation	3
204.	Single window operator A can receive cash and make cash payment upto & inclusive of Rs. 1] nil and 10000 2] 15000 and 10000 3] 20000 and 10000 4] no amount can be received nor can be paid	2
205.	Head cashier can pass independently clearing & transfer cheques upto & including 1] Rs.50000 2] Rs. 35000 3] Rs. 25000 4] Rs. 1 lac	1
206.	Special Assistant can pass independently cash instrument upto _____	2

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	& clearing & transfer instrument upto _ 1] Rs. 50000 & 1,50,000 2] Rs. 35000 & 1,50,000 3] Rs. 25000 & 1,50,000 4] Rs.20,000 & 1,00000	
207.	Sub-staff can carry cash not exceeding Rs. _____ for Money order or to buy stamps etc. 1] 3500 2] 4500 3] 5000 4] 6000	3
208.	Which is true about Car Loan for clerical Staff 1] Min. 10 years confirmed service 2] 80% of cost of Car 3] maximum of Rs. 1.50 lac 4] ROI is 9% 5]all the above	5
209.	Car Loan for Clerical Staff is available for maximum of _____ times in whole service 1] One 2] Two times 3] Three times 4] no limit	2
210.	Clerical and Subordinate staff shall be eligible for _____ stagnation increments - 1] 5 2] 6 3] 7 4] 8	4
211.	Rate of interest on loan/OD against NSC for Staff for amount above Rs.50000 is 1] BPLR 2] 0.5% more than NSC rate 3] 9% 4] 8.5%	3
212.	Within how many days the ex-gratia payment of Rs.20000 is to be paid to legal heir of deceased employee 1] 1 month 2] 3 months 3] 15 days 4] 7 days	4
213.	Concession of 25% in a Locker rent is available for the _____ locker 1] Smallest 2] if smallest is not available the next higher one 3] any size of locker 4] 1 & 2	3
214.	In Cent cash debit card the card holder can withdraw maximum Rs.-- ----- in a day 1] 25000 2] 20000 3] 15000 4] 40000	4
215.	The validity of Cent Cash debit card is 1] 10 years 2] 1 year 3] 5 years 4] 4 years	1
216.	In our Cent Cash debit card the card holder can purchase to the extent of Rs._____ per day from member establishment displaying "Maestro" logo 1] 40000 2] 50000 3] 1 lac 4] any amount	3
217.	In our Cent Cash debit card free accidental insurance cover of Rs.	4

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	_____ is available to card holder on the primary card 1] 50000 2] 1 lac 3] 75000 4] no accident insurance cover	
218.	The eligible accounts for Cent Cash debit card are/is 1] Saving a/c including NRE/Pension/Staff 2] Current a/c in individual name/ sole proprietor 3] current a/c in the name of the firm but card will be in the name of individual 4] all the above 5] 1 & 2	4
219.	On which leave the officer and award staff must proceed in order to encash LTC 1] 4 days PL 2]nil for officers and any leave for 1 day for award staff 3]no need to avail any leave for both 4] at least one day leave	3
220.	What is the minimum number of days Privilege leave to be availed - 1] no such minimum 2] 4 days 3] 5 days 4] 3days	1
221.	A staff member who resigns from bank can encash privilege leave 1] 120 days 2] 50% of balance 3] lower of 1& 2 4] can not encash on resignation	3
222.	What is the maximum housing loan eligibility for an officer staff- 1] 30 lacs 2] 40 lacs 3] 50 lacs 4] 75 lacs	3
223.	What is the maximum housing loan eligibility for an Award staff - 1] 30 lacs 2] 40 lacs 3] 50 lacs 4] 25 lacs	4
224.	While encashing LFC, the Award staff must proceed on minimum 1)4 days privilege leave 2)4 days leave 3)1 day leave 4)no need to proceed on leave	4
225.	The adoption leave is allowed to 1]all staff members 2]only to female staff members 3] only to childless female staff member 4]only to childless female staff member legally adopting a child below 1 year	4
226.	The adoption leave can be given for maximum 1. 2 months 2. Till the child attains 1 year old 3. 3 months 4. 6 months	4
227.	If a clerk with special pay on permanent basis (other than special assistant) is required to officiate in the post of Officer, he shall be paid officiating pay for the period for which he officiates in addition to the permanent special pay if any he is drawing	4

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	<p>1) Difference between the special assistant's pay and the special pay, if any which he was drawing on permanent basis. Such difference amount of special pay shall also attract DA. 2) 7.5% of basic pay and DA thereon of the clerical staff who is officiating 3) 7.5% of basic pay & DA thereon of the officer staff on whose place he is officiating 4) Higher of 1 & 2 5) Lower of 1 & 2</p> <p>6) Higher of 1 & 3 7) Lower of 1 & 3</p>	
228.	<p>As per recent Bipartite settlement the Term wholly dependent child/parent (for medical & LTC) shall mean such member of the family having monthly income not exceeding</p> <p>1) Rs 3500/- 2) Rs 1500/- 3) Rs 2550/- 4) Rs 5000/- 5) 10000/-</p>	5
229.	<p>Cent tax savings scheme can be opened by</p> <p>1] any individual 2] HUF 3] any individual or a HUF who is an income tax assessee with PAN 4] Firms 5] Limited company</p>	3
230.	<p>What is the funeral expenses payable when the staff member dies in harness -</p> <p>1] 2500 2] 5000 3] 7500 4] 10000 5] 20000</p>	4
231.	<p>The lease on the Safe Deposit Locker will be on the year to year basis beginning _____ to _____ of subsequent year</p> <p>1] 1st February to 31st January</p> <p>2] 1st April to 31st March</p> <p>3] 1st July to 30th June</p> <p>4] 1st October to 30th September</p>	3
232.	<p>The rate of Interest on CENT CONVENIENT for above 2 lakhs is</p> <p>1] 9% 2] 9.5% 3] loan can not be given above 2 lakhs 4] BPLR</p>	2
233.	<p>As per our bank's policy, in case a cheque has been paid after stop payment instruction is acknowledged, the debit will be</p> <p>1] reversed within 2 working days 2] customer will be compensated for the financial loss 3] both 1 and 2 4] since the bank gives acknowledged with a guarded clause that bank is not responsible if the cheque is passed by over sight, it will not be responsible</p>	3
234.	<p>The reimbursement of college fee expenses for two children is -</p> <p>1] Rs.5000 p.a. with a maximum of Rs.3000 p.a. per child.</p> <p>2] Rs.5000 p.a. with a maximum of Rs.4000 p.a. per child.</p> <p>3] Rs.7000 p.a. with a maximum of Rs.5000 p.a. per child.</p>	4

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	4] Rs.7000 p.a. with a maximum of Rs.4000 p.a. per child. 5] Rs.7000 p.a. with a maximum of Rs.6000 p.a. per child.	
235.	What is the Rate of Interest on Staff Housing Loan – 1] 8% (simple) 2] 8% (compounded) 3] 7.50% (simple) 4] 7.50% (compounded)	1
236.	Charges for Holiday Home for an officer would be – 1] Rs.150/- per day per room 2] Rs.100/- per day per room 3] Rs.200/- per day per room 4] Rs.250/- per day per room	1
237.	What is the maximum loan for officers for buying a four wheeler under Staff Conveyance Loan scheme – 1] Rs.3.50 Lacs 2] Rs.5.00 Lacs 3] Rs.4.00 Lacs 4] Rs.7.00 Lacs	4
238.	How many partial withdrawals are permitted in CENTUTTAM deposit 1] none 2] 5 3] 10 4] 15	3
239.	Our present BPLR and Base Rate as on 31/10/2014 is 1] 10% & 14.25% 2] 9.95% & 15% 3]12.5% & 14% 4] 10.25% & 15% 5] 9.70% & 15%	5
240.	What is True about presenting Memento to staff members at the time of retirement on reaching the age of superannuation 1] applicable to all staff including PTSK 2] persons leaving under VRS/resignation are not eligible 3] the cost of memento should not be more than Rs 5000 4] This is in addition to Silver Jubilee award scheme of presenting on completion of 25 years meritorious service 5] the memento to be presented on the day of retirement in a simple function of expenses not exceeding RS 500 6] all the above	6
241.	When is a probationary officer eligible for Festival Advance? 1] immediately on joining 2] after completion of 11 months 3] on confirmation 4] immediately on joining subject to surety by one permanent staff members	4
242.	Premature exit withdrawal under NPS can be done if the subscriber has completed _____ years under NPS – 1] 5 Years 2] 8 years 3] 10 years 4] 12 years	3
243.	The Rate of interest in Staff Vehicle Loan Scheme (officers) for motor	1

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	car upto 2 Lacs is- 1] 8.50% 2] Base Rate 3] BPLR 4] Bank Rate	
244.	The Rate of interest in Staff Vehicle Loan Scheme (officers) for motor car above 2 Lacs is- 1] 8.50% 2] Base Rate 3] BPLR 4] Bank Rate	2
245.	What is the amount of reimbursement for staff members acquiring AIII/FIII(Insurance Institute of INDIA) 1] Rs 2500 2] Rs 2700 3] Rs 3000 4] Rs 2650	4
246.	If locker rent is paid in advance for three years ,the concession allowed is -----% of rent 1] 0 2] 5 3] 10 4] 8	3
247.	If a person holding a locker wants to surrender the locker on 03/03/2010 when rent was paid upto 28/02/2010,he has to pay the lease charges for 1] one year 2] six months 3] no need to pay any lease charges 4] minimum period of 3 months	4
248.	What is the amount of incentive for passing out examinations conducted Insurance Institute of India and National Institute of Security Market - 1] Rs.1000 2] Rs.2000 3] Rs.3000 4] Rs.4000 5] Rs.5000	3
249.	Anmol Rewardz Programme will NOT be applicable to - 1] Master Card 2] Visa Card 3] Rupay Card 4] None of the above	4
250.	SWO B can receive and pay cash upto 1] Rs 20000 and 25000 2] Rs 25000 and 20000 3] Rs 25000 4] Rs 20000	2
251.	In case of Time deposits 1] over due deposits will be given interest @ saving bank rate even if not renewed 2] In case any account holder dies, premature closure penalty will not be applicable 3] If all the account holder die, then only premature closure penalty will not be applicable 4] 1 and 2	4
252.	Who can be treated as dependent for LFC/MEDICAL 1] widowed daughter not earning more than Rs 10000 per month	3

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	2] unmarried daughter not earning more than Rs 10000 PM 3] both 4] none	
253.	Kissan credit card is valid for 1] no time limit 2] 3 years 3] 3 to 5 years 4] 5 years	4
254.	The minimum period for which RDS and MMDC can be opened in case of NRO accounts 1] 1 year 2] 18 months 3] 6 months 4] 3 months	3
255.	What is true about penalty on premature withdrawal of domestic Time deposit 1] no penalty is to be charged if amount is 5 lakhs or less 2] if the deposit is more than 5 lakhs 1% penalty is to be charged 3] if the deposit is opened on or after 01/07/2007, then only penalty is to be charged 4] no penalty is to be charged if the deposit is renewed for more than the remaining period 5] all the above 6] 2 to 4	5
256.	As per SHG Bank linkage scheme, the ideal size of members in SHG is 1] 12 to 25 2] 10 to 15 3] 10 to 20 4] no such criterion	3
257.	Savings first credit later is the motto of 1] Debit card 2] smart card 3] credit card 4] SHG member	4
258.	The maximum cash that can be deposited in the Kiosks by the customer at one time is _____ 1] Rs.10000 2] Rs.25000 3] Rs.40000 4] Rs.50000	3
259.	Which denomination of the notes the Kiosks will not accept – 1] Rs.20 2] Rs.50 3] Rs. 100 4] Rs.500 5] Rs.1000	1
260.	With effect from 01-06-2015, the number of free ATM Transactions in the city of Hyderabad will be – 1] 3 2] 5 3] 7 4] 8	1
261.	Margin for advances against NSC is 1] 25% with accrued value 2] 20% with accrued value 3] 20% without accrued value 4] 10% with accrued value	2
262.	Margin for loan against surrender value of LIC Policies	3

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	1] 25% 2] 20% 3] 10% 4] 15%	
263.	Under Cent Bal Bhavishya scheme can be opened 1] any child upto age of 10 years with his parents/guardian 2]any child upto age of 12 years with his parents/guardian 3]any child upto age of 8 years with is parents/guardian 4]any child upto age of 18 years with is parents/guardian	2
264.	What is true about Cent Bal Bhavishya scheme 1] There should be at least one credit in the account every month. 2] minimum aggregate credit must be Rs.500 in each half year in semi urban and rural 3] minimum aggregate credit must be Rs.1000 in each half year in urban and metro branches 4] Withdrawal not permitted upto child attaining 18 years except for fixed deposit. 5] All the above.	5
265.	In Cent Bal Bhavishya scheme there is an option to convert balance in excess of Rs ----- from saving account to MMDC 1] Rs. 5000 2] Rs 10000 3] Rs 20000 4] Rs 25000	2
266.	Rate of Interest on Time deposit in Bal Bhavishya saving account is 1] card rate 2] 1% above card rate 3] 2% above the card rate 4] 0.5% above the card rate	4
267.	The maximum loan allowed in Cent Bal Bhavishya Scheme is ---- and the rate of interest is 1] 75% of the amount held in savings & time deposit & 10% 2] 90% of the amount held in savings & time deposit & 10% 3] 80% of the amount held in savings & time deposit & 9% 4] 85% of the amount held in savings & time deposit & 10%	1
268.	A and B are having a locker operated jointly and the nominees are X and Y. On the death of both A and B, the contents of the locker will be given to 1] legal heirs of A and B jointly 2] to X 3] to Y 4] X and Y jointly	4

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269.	In domestic time deposit penalty of -----% is applicable if the deposit is over ----- lakhs and opened on or after ----- 1] 1,5 lakhs, 01/07/2007 2] 2,5 lakhs, 01/07/2007 3] 1,5 lakhs, 01/07/2008 4] 1,5 lakhs, 01/07/2009	1
270.	MIDR and QIDR can be opened minimum for RS ----- and for a minimum period of----- months 1] 1000 and 12 2] 5000 and 6 3] 5000 and 12 4]10000 and 18	3
271.	The minimum amount required for opening FCNR(B) respectively in EURO,CAD,AUD is----- 1] 1000 2] 2000 3] 3000 4] 4000 5] 5000	5
272.	Cent SUJHAV is a 1] staff suggestion scheme 2] open ended scheme 3] suggestions will be accepted only in electronic form 4] open to all staff members including PTSK 5] all the above	5
273.	If a senior citizen who is ex staff wants to open a term deposit receipt. the additional interest that will be given is 1] 0.5% above card rate 2] 1.5 % above card rate 3] 1% above card rate 4] 2% above the card rate	2
274.	What is true about Payment Of Interest ON ACCOUNTS matured which are FROZEN BY ENFORCEMENT AUTHORITIES 1] be renewed after obtaining a request letter about the PERIOD from customer 2] Renewal of deposit must be advised to the concerned government department 3] if the overdue period does not exceed 14 days on the date of receipt of request, renewal may be done from date of maturity 4] If the overdue period exceeds 14 days, overdue interest is to be calculated a per norms and to be kept in a separate interest free sub account, which would be released when the originals fixed deposit is released 5] all the above 6] neither interest can be paid on such deposits nor it can be renewed	5
275.	Holograms are to be affixed on the DD leaves wef 01/03/2010	4

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	<p>1] above the specimen signature</p> <p>2] on the amount printed in words</p> <p>3] on the amount printed in figures</p> <p>4] above the boxes of serial number in blank spaces</p>	
276.	<p>The rate of interest on cent tax savings schemes is</p> <p>1] 8% 2] 9% 3] rates applicable to domestic term deposits of upto 15 lakhs for 5 years 4] bank rate</p>	3
277.	<p>Which of the deposit accounts PAN is compulsory</p> <p>1] MMDC 2] Cent Uttam 3] RDS with accident insurance 4] Cent Tax savings scheme 5] Cent Samvridhi 6] all the above 7] 4 & 5</p>	7
278.	<p>What is the penalty in time deposit if opened on or after 1/07/2007 for more than 5 lacs and prematurely renewed for a period longer time than remaining period of original contract</p> <p>1] 1% 2] 2% 3] No penalty 4]0.5%</p>	3
279.	<p>In CBS what is the IRAC Status code for Sub-Standard Advance?</p> <p>1] 4 2]5 3] 6 4]7 5]8</p>	1
280.	<p>In case of encashment of LTC/LFC facility in respect of senior citizen/student/physically handicapped person who are dependent on the employee, the amount payable for the eligible distance will be</p> <p>1] 75% of full fare without considering the concession</p> <p>2] 100 % of full fare without considering the concession</p> <p>3] 75% of concessional fare</p> <p>4]100 % of concessional fare</p>	1
281.	<p>The reimbursement of fees for passing Diploma in commodity derivatives for bankers conducted by IIBF is</p> <p>1] Rs4000 2] Rs 1000 3] Rs 1500 4] nil</p>	1
282.	<p>Which is correct time frame for cheques sent on collection basis</p> <p>1] Cheques presented at any of the four major Metro Centres (New Delhi, Mumbai, Kolkata and Chennai) and payable at any of the other three centres ----- 7 days</p> <p>2] Metro Centres and State Capitals (other than those of North Eastern States and Sikkim): Maximum period of 10 days 3] In all other Centres: Maximum period of 14 days</p> <p>4] all the above</p>	4
283.	<p>In our cheque collection policy what is extra ordinary delay</p>	3

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	<p>1] delays exceeding 14 days</p> <p>2] delays exceeding 21days</p> <p>3] delays exceeding 90 days</p> <p>4] delays exceeding 180 days</p>	
284.	<p>If the service tax on CGL shows Rs.5800/- and in BGL Rs. 3800/- which amount will be remitted to CBEC</p> <p>1] Rs.3800/- 2]Rs.5800/- 3] Rs.2000/- 4] Rs. 9600/-</p>	2
285.	<p>In the event of delay in crediting the proceeds of cheque under collection (beyond the stipulated dates) to overdraft/loan account of the customer, interest will be paid at --- -----</p> <p>1] bank rate 2] OD/LOAN rate 3] OD/LOAN rate+2% 4] time deposit rate</p>	2
286.	<p>In the event of delay in crediting the proceeds of cheque under collection (for for extra ordinary delay) to overdraft/loan account of the customer, interest will be paid at -----</p> <p>1] bank rate 2] OD/LOAN rate 3] OD/LOAN rate+2% 4] time deposit rate</p>	3
287.	<p>The other name for CENT KISSAN SATHI"-scheme is</p> <p>1] credit swap scheme 2] debit swap scheme 3] Kissan swap scheme 4] loan swap scheme</p>	2
288.	<p>Minimum margin for issuance of Guarantee for above 10 years in the form of cash/ deposit is</p> <p>1] 10% 2] 15% 3] 25% 4] 20%</p>	3
289.	<p>Which are mandatory in case of settlement of claims in respect of missing persons</p> <p>1] The nominee/legal heir has to raise an express presumption of death as per sec 108 of Indian evidence act 2] the court should presume the person is dead</p> <p>3] declaration on oath is to be obtained from nominee/legal heirs 4] publication in a news paper if the claim amount is 5 lakhs and above 5] all the above</p>	5
290.	<p>Cent param is related to</p> <p>1] Defence -housing loan scheme</p> <p>2] Defence- salary account</p> <p>3] Defence- RDS account</p>	2

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	4] Defence – personal loan account	
291.	<p>What is a benefit for opening “Cent param account”</p> <p>1] Zero Balance account 2] Sale of Gold coins with 25% concession in bank’s commission. 3] 50% discount in rent on locker 4] 0.50% reduction in interest rate on all Retail Lending Schemes of the Bank(not below base rate) 6] extra 30 bps over card rate on term deposits 7] all the above except (6)</p>	7
292.	<p>Time norms for settlement of various claims of staff have been prescribed. It ranges from----- days to ----- days</p> <p>1] 3 to 10 days 2] 2 to 7 days 3] 4 to 7 days 4] 5 to 10 days</p>	2
293.	<p>What is true about central Kissan gold card</p> <p>1] Hassle free Term Loan limit</p> <p>2] Project with gestation period more than 4 years not eligible</p> <p>3] Max. Loan will be lesser of 5 times annual turnover or 50% of mortgaged land or Rs.20 lakhs</p> <p>4] All the above</p> <p>5] None of the above</p>	4
294.	<p>Under the manual scoring model for eligible products under agricultural loans, the proposal will be considered for sanction if</p> <p>1] if the hurdle rate is of 40 marks</p> <p>2] if the hurdle rate is of 50 marks</p> <p>3] it should have score of 40 marks out of 60 under technical and banking norms in aggregate</p> <p>4] 1 and 3 5] 2 and 3</p>	5
295.	<p>What is true about staff housing loan wef 01/04/2011</p> <p>1] maximum amount of loan is 20 lakhs for officers and Rs12 lakhs for clerical</p> <p>2] margin 10%</p> <p>3] interest 8% simple</p> <p>4] take home pay 30% gross salary</p> <p>5] all the above</p>	5
296.	<p>In CBS System for inter branch transfer transaction the amount of service charges will be:</p> <p>1] Nil up to one lac 2] RTGS charges for above 1 lac</p>	4

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	3] NEFT charges for above 1 lac 4] no charges irrespective of amount	
297.	Maximum deposit under 555 days deposit scheme is 1] no limit 2] less than 10 crores 3] less than one crore 4] less than 10 lakhs	3
298.	An award staff is entitled maximum ----- request transfers(including intra regions) in his entire service 1] two 2] three 3] five 4] no such limit	2
299.	What is the minimum and maximum amount that can be remitted under NEFT? 1] Min 100 and No Maximum 2] No Min and Max 2 lacs 3] No min and No max 4] Min 2 lacs & no maximum	3
300.	Employees joining the bank on after 01/04/2010 are compulsorily covered under 1] CBI pension scheme 2] defined contributory pension scheme(NPS) 3] option between 1 and 2 4] none of the above	2
301.	Who is the regulatory for New pension scheme 1] IRDA 2] SEBI 3] IBA 4] PFRDA	4
302.	Savings interest is given in the months 1] June and December 2] July and January 3] may and November 4] September and march	3
303.	In terms of KYC guidelines for Trust accounts Non face customers, NRI will be subject to which type of customer due diligence 1] basic due diligence 2] simplified due diligence 3] enhanced due diligence 4] all the above	3
304.	Who will be placed under high risk category	5

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	<p>1] non resident customers</p> <p>2] individuals live in Africa and all countries in the America other than USA and Canada</p> <p>3] high net worth individual</p> <p>4] individuals whose identity and sources can be easily identifiable</p> <p>5] 1 and 3</p>	
305.	<p>In the DEFINED CONTRIBUTORY PENSION SCHEME, the employees will contribute</p> <p>1] 10% of the pay 2] 10% of pay + Dearness allowance 3] bank will put equal contribution 4] 2&3 5] 1 and 3</p>	4
306.	<p>What is true about Defined contributory pension scheme tier 1</p> <p>1] minimum per contribution of Rs 500</p> <p>2] minimum per contribution of Rs 250</p> <p>3] minimum contribution per year Rs 6000</p> <p>4] minimum contribution per year - 1</p> <p>5] 1,3,4 6] 2,3,4</p>	5
307.	<p>A subscriber to DEFINED CONTRIBUTORY PENSION SCHEME wants to withdraw before 60 years</p> <p>1] can not withdraw before 60 years</p> <p>2] can withdraw 20% in lump sum but should contribute 80% in any life annuity approved by IRDA</p> <p>3] can withdraw 40% in lump sum but should contribute 60% in any life annuity approved by IRDA</p> <p>4] can withdraw 25% in lump sum but should contribute 75% in any life annuity approved by IRDA</p>	2
308.	<p>CENT VIKAS KHATA is related to</p> <p>1] OD facility to No frill accounts of NREGA</p> <p>2] OD facility in normal savings account in rural areas</p> <p>3] OD facility in all No frill accounts served through branches or BCS</p> <p>4] OD facility in all No frill accounts in Rural area</p> <p>5] OD facility in all no frill accounts in Rural/semi urban Areas</p>	3
309.	<p>What is true about Cent Vikas khata</p> <p>1] No frill account holders ,18 years and above including an illiterate</p>	5

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	<p>or visually impaired person</p> <p>2] Interest rate 3.5% t on credit balances and BPLR-2%(presently base rate+2.5) on debit balances</p> <p>3]OD Limit Of Rs 500 can be enhanced to maximum of Rs 2500</p> <p>4] to be classified as Indirect agriculture and weaker section in Rural and semi urban areas</p> <p>5] all the above</p>	
310.	<p>As per recent Service charge circular, what is amount that can be deposited free of charge in outstation non home branch.</p> <p>1] 25000 2] 50000 3] 100000 4] no limit</p>	4
311.	<p>As per recent Service charge circular, what is amount that can be withdrawn free of charge in non home branch</p> <p>1] 25000 2] 50000 3] 100000 4] no limit</p>	4
312.	<p>What is the rate of interest on Demand Loan or O/D in Indian rupees to the depositor against the security of FCNR B</p> <p>1] 2% above the interest payable on deposit with min 7% 2] 1% above the interest payable on deposit with min 10% 3] 3% above the interest payable on deposit with min 8% 4] 2% above the interest payable on deposit with minimum Base Rate</p>	4
313.	<p>What is the rate of interest on Demand Loan or O/D in Indian rupees to the third party against the security of FCNR B?</p> <p>1] 2% above the interest payable on deposit with min 7%</p> <p>2] 1% above the interest payable on deposit with min 10%</p> <p>3] 3% above the interest payable on deposit with min 8%</p> <p>4] 3% above the interest payable on deposit with minimum of Base Rate + 1%</p>	4
314.	<p>In Cent Samvridhi Current Account a core deposit/thresh hold deposit is ;</p> <p>1] 1 lac 2] 2 lacs 3] 3 lacs 4] 20.5 lacs</p>	2
315.	<p>In Cent Samvridhi Current Account amount will be swept out to FD in the unit of _____ and multiples there of:</p> <p>1] 50000 and multiple thereof</p> <p>2]20000 and multiple thereof</p> <p>3]10000 and multiple thereof</p> <p>4]25000 and multiple thereof</p>	4

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316.	In Cent Samvridhi Current Account the minimum FD Period is _____ and maximum period is _____ 1] 46 days and 1 year 2] 7 days and 1 year 3]7 days and 3 years 4] 15 days and 1 year	3
317.	In Cent Samvridhi Savings Account a core deposit/thresh hold deposit is ; 1] 25000 2] 50000 3] 75000 4] 10000	2
318.	In Cent Samvridhi Savings Account the minimum FD Period is _____ and maximum period is _____ 1] 46 days and 1 year 2] 7 days and 1 year 3]7 days and 3 years 4] 15 days and 1 year	1
319.	In Cent Samvridhi Savings Account amount will be swept out to FD in the unit of _____ and multiples there of: 1] 5000 and multiple thereof 2]20000 and multiple thereof 3]10000 and multiple thereof 4]25000 and multiple thereof	1
320.	What is the loan amount permissible under Cent Samvridhi Scheme? 1] 90% of FDR 2] 75% of FDR 3] 60% of FDR 4] No loan is allowed	4
321.	Penalty for non maintenance of minimum balance in Cent Samvridhi account is Rs._____: 1] 200 2] 250 3] 300 4] 100	3
322.	The Sweep method adopted in Cent Samvridhi Scheme 1] first in first out 2] last in last out 3] last in first out	3
323.	How many times Locker can be operated freely in a year 1] no limit 2] 24 3] 36 4] 48	3
324.	The charge ----- per occasion if locker is operated more than 36 times in a year 1] Rs 10 2] Rs 20 3] Rs 50 4] Rs 100	3

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325.	Recently which committee recommendations on customer service was accepted by RBI 1] Mr. Damodharan committee 2] Mr. Talwar committee 3] Mr. Ghosh committee 4] Mr. kalyanasundaram committee	1
326.	Which are the concession available on CENT SAMVRIDHI current account 1] additional interest of 0.5% in FD for senior citizen 2] Instant credit of outstation cheque of Rs 25000 3] 20% concession in locker rent if paid in advance for 3 years 4] 50% concession on folio charges/processing fee on car loan 5] all the above	5
327.	The maximum period of SABBATICAL leave admissible for women employees will be -----in the entire career 1] 1 year 2] 2 years 3] 3 years 4] none	2
328.	Rejection of which of the proposals require reference to next higher authority as per loan policy 1] exports 2] education loan 3] proposals of SC/ST applicants 4] all the above	4
329.	Cash withdrawal limit per day in Platinum debit card is 1] 40000 2] 50000 3] 100000 4] no such limit	3
330.	Personal air accident insurance up to----- is available in Platinum debit card 1] nil 2] 5 lakhs 3] 10 lakhs 4] 7.5 lakhs	3
331.	Nexgen debit card can be issued to 1] Visually challenged 2] mentally challenged 3] Minors 4] minors aged between 10-18	4
332.	Shopping limit per day on Platinum debit card is 1] 1 lakh 2] 2 lakhs 3] no limit 4] 10 lakhs	2
333.	Cash withdrawal limit per day and pos limit per day for NEXTGEN debit card are 1] both Rs10000 2] 5000 and no limit 3] 3000 and no limit 4] both	4

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	5000	
334.	The International shopping debit card carries a cash withdrawal limit of Rs----- per day and shopping limit of Rs-----per day 1] both Rs40000 2] both Rs 100000 3] Rs40000 and Rs100000 4] no such limit	3
335.	Cash withdrawal through business correspondent agent is 1] 10000 2] 5000 3] 40000 4] no limit	3
336.	For daily sweep in Cent Samvridhi scheme the QAB in current account must be Rs ----- 1] 1 lakh 2] 2 lakhs 3] 3 lakhs 4] 5 lakhs	4
337.	In case daily sweep facility of current accounts ,the minimum amount of sweep will be ----- 1] 25000 2] 100000 3] 50000 4] amount above 500000	2
338.	In case daily sweep facility of savings accounts ,the minimum amount of sweep will be ----- 1] 5000 2] 10000 3] 1000 4] amount above 25000	1
339.	Cent silver ,cent gold, cent diamond schemes relate to 1] retail loans 2] cent premium savings accounts 3] premium of current accounts 4] credit cards	3
340.	In cent premium savings deposit account, the rebate on locker rent on A type in Rural, SU, Urban ,and metro is respectively 1] 25% 2] 20% 3] 30% 4] 40% 5] 50% 6] 20%,30%,40%,50%	6
341.	In cent premium savings deposit account, the QAB required in rural, SU, Urban, and metro respectively is 1] 50000,50000,100000,200000 2] 50000,50000,100000,200000 3] 50000,50000,100000,200000 4] 50000,50000,100000,100000	4
342.	In case of Cent silver ,cent gold, cent diamond deposits, the QAB is respectively	4

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	<p>1] 50000,200000,500000</p> <p>2] 50000,100000,500000</p> <p>3] 50000,200000,400000</p> <p>4] 50000,200000,500000</p>	
343.	<p>If interest in NRO savings account is Rs 6000,then TDS will be (case on no PAN)</p> <p>1] Nil 2] 1854 3] 600 4] 1200</p>	2
344.	<p>A person below 60 years has submitted 15 G along with PAN and the time deposit interest amounts to Rs 210000/-,then the amount of TDs will be</p> <p>1] nil 2] 1000 3] 21000 4] 42000</p>	3
345.	<p>A person aged 62 years has submitted Form 15 H with PAN and the annual interest in term deposits is 210000,then TDS will be</p> <p>1] nil 2] 1000 3] 21000 4] 42000</p>	1
346.	<p>A senior citizen having NRO account and the interest on NRO term deposit is Rs 5000.he is ready to submit form 15H with domicile certificate of UAE. The TDS will be</p> <p>1] 30.9% 2] nil 3] As UAE belongs to DTAA country concessional TDs of 12.5% 4] as the amount is less than Rs10000 ,no TDS</p>	3
347.	<p>For which foreign individual we can not open NRO account without RBI approval</p> <p>1] US citizen 2] Pakistan citizen 3] Bangladesh citizen</p> <p>4] Srilankan citizen 4] 2 and 3</p>	2
348.	<p>What is true about PPF accounts</p> <p>1] all branches can open PPF account</p> <p>2] all branches can accept PPF subscriptions</p> <p>3] all branches can close PPF accounts</p> <p>4] all urban and metro branches can accept PPF subscriptions</p>	2
349.	<p>HRMS is renamed as -1] Cent Darpan 2] Cent Swa-Darpan 3] Cent HRMS 4] Cent Sujhav</p>	2
350.	<p>Maximum loan against shares to individual is restricted to-----lakhs and the requirement of margin is-----</p> <p>1] 10 and 25 2] 20 and 25 3] 20 and 25% 4] 20 and 50</p>	4
351.	<p>If projected annual turn over is 200 lakhs and the party projects a NWC of 20 lakhs ,bank will finance</p> <p>1] 40 lakhs 2] 30 lakhs 3] 20 lakhs 4] 15 lakhs</p>	2
352.	<p>Total current assets = 600 lakhs, other current liabilities= 200 lakhs .NWC = 125 lakhs. Under method 2,the maximum bank finance will</p>	2

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	be 1] 275 lakhs 2] 250 lakhs 3] 300 lakhs 4] data is insufficient	
353.	The maximum amount of reimbursement of cost of News paper to Award staff is 1] nil 2] Rs 100 3] Rs 200 4] Rs 150 5] no such limit	4
354.	Reward of Rs. _____ amount is given to children of staff members who acquire doctorate degree (PhD) in any discipline from the universities recognized by UGC – 1] 1000 2] 2000 3] 5000 4] 10000	3
355.	Canteen Subsidy in major 'A' class cities will be – 1] Rs.2000 per branch 2] Rs.5000 per branch 3] Rs.120 per month per employee 4] Rs.90 per month per employee 5] Rs.100 per month per employee	3
356.	Canteen Subsidy in other centre other than major 'A' class cities will be – 1] Rs.2000 per branch 2] Rs.5000 per branch 3] Rs.110 per month per employee 4] Rs.100 per month per employee 5] Rs.85 per month per employee	4
357.	In Cent Millionaire, TDS applicable will be – 1] 10% if PAN 2] 20% without PAN 3] 30.9% without PAN 4] 1 & 2 5] None of the above	4
358.	In which of the accounts the aggregate of all credits does not exceed Rs.1 lakh, withdrawal in a month does not exceed Rs.10000/-, balance does not exceed Rs.50000/- 1] No Frill Account 2] Cent Bachat Khata 3] Cent Muskan 4] Cent Bal Bhavishya	3
359.	In Cent Salary Savings Scheme which card is issued – 1] Cent World Card 2] Cent Platinum Card 3] Cent Wonder Card 4] Cent Gold Card	3
360.	Which card is a combination of debit-cum-credit card with in-built credit facility – 1] Cent World Card 2] Cent Platinum Card 3] Cent Wonder Card 4] Cent Aspire Card 5] Cent Gold Card	3
361.	What is the tenure of Cent Millionaire Scheme – 1] 1 year 2] 5 years 3] 7 years 4] 10 years	4
362.	Cent Millionaire Scheme is a – 1] Re-investment Scheme 2] Recurring Deposit Scheme 3] Monthly Interest Scheme 4] Quarterly Interest Scheme	2
363.	What is the minimum and maximum core amount for RDS Swashakti Scheme – 1] 100 & 1000 2] 500 & 5000 3] 1000 & 10000 4] 100 & 100000	4
364.	In RDS Swashakti Scheme, the maximum amount cannot exceed – 1] 5 times the core amount 2] 2 times the core amount 3] 10 times the core amount 4] 20 times the core amount	3
365.	In RDS Swashakti Scheme, delayed installment will attract penalty at the rate of – 1] Rs.1.50 per hundred if number of installments are upto 60 2] Rs. 2.00 per hundred if number of installment are above 60 3] Rs.2.00 per hundred if number of installments are upto 60 4] Rs.1.50 per hundred if number of installments are above 60 5] None of the above	5
366.	In Cent Unnati which is incorrect – 1] Savings account with full KYC 2] Savings account which can be opened at all branches with in-built OD facility. 3] Savings account which can be opened with Business Correspondents with OD facility	5

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	4] Savings account which can be opened with Business Correspondents without OD facility 5] 2 & 3	
367.	In Cent Vaibhav which is incorrect – 1] Savings account with full KYC 2] Savings account which can be opened at all branches with in-built OD facility. 3] Savings account which can be opened with Business Correspondents with OD facility 4] Savings account which can be opened with Business Correspondents without OD facility 5] 2 & 4	5
368.	In Cent Tax Savings Scheme which is incorrect– 1] No additional interest is given on card rate 2] 0.5% additional interest is given to Senior Citizen 3] 1% additional interest is given to Staff 4] 1.5% additional interest is given to Ex-Staff Sr. Citizen	1
369.	What is incorrect in the following – 1] Senior Citizens will get 0.5% additional interest in Time Deposits 2] Senior Citizens will get 0.5% additional interest in Savings and Time Deposits 3] Additional interest of 0.50% will be not withdrawn if the time deposit is closed before maturity 4] 0.50% additional interest is also payable in Cent Tax Savings Scheme	2
370.	If in a Cent Tax Savings Scheme, the interest for the F.Y. 2015-16 is Rs.12000/-. Therefore the TDS that will be deducted will be – 1] 1200/- 2] 2400/- 3] 3600/- 4] No TDS	1
371.	A person has opened Cent Tax Saving Scheme of Rs.1.00 lakh. The accrued interest is 20000/-. The maximum amount of Demand Loan that can be allowed is – 1] 108000 2] 90000 3] 75000 4] None of the above	4
372.	Under Cent Salary Savings Scheme – 1] Minimum 5000/- net salary must be credited to the account every month. 2] Minimum 10000/- net salary must be credited to the account every month 3] Minimum 15000/- net salary must be credited to the account every month 4] Minimum 20000/- net salary must be credited to the account every month 5] None of the above	2
373.	What is the threshold amount for Auto Sweep facility in Cent Samvridhi Savings Account – 1] 5000 2] 15000 3] 25000 4] 50000 5] 100000	4
374.	What is the threshold amount for Auto Sweep facility in Cent Salary Savings Scheme Account – 1] 5000 2] 15000 3] 25000 4] 50000 5] 100000	3
375.	What is the threshold amount for Auto Sweep facility in Cent Param Savings Account – 1] 5000 2] 15000 3] 25000 4] 50000 5] 100000	2
376.	The maximum credit limit in case of Wonder Card is – 1] 10000 2] 25000 3] 60000 4] 3 times the net monthly salary for Govt. and PSU employees 5] 2 times the net monthly salary for other employees 6] 4 & 5	6
377.	A Govt. employee whose net monthly salary being credited to Cent Salary Savings Scheme is Rs.30000/-. The inbuilt credit limit allowed at the time of opening the account will be – 1] 10000 2] 25000 3] 60000 4] 90000	2

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378.	What is the validity of Wonder Card- 1] 1 year 2] 2 years 3] 3 years 4] 5 years	2
379.	Cent Aspire Credit Card can be issued to – 1] Partnership firms 2] Individuals 3] HUF 4] Public Limited Companies 5] All the above.	2
380.	A new card payment scheme launched by NPCI (National Payment Corporation of India) to fulfill RBI's vision to offer a domestic open loop multi-lateral system enabling banks and financial institution in India to participate in electronic payment is – 1] Wonder Card 2] Cent Aspire Card 3] Cent Smart Card 4] Rupay Debit Card 5] Kisan Credit Card	4
381.	What is the annual fee on ATM / Debit Card – 1] Rs.100 p.a. 2] Rs.200 p.a. 3] Rs.300/- p.a. 4] No annual fee	1

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