

1. 'Specified Period' is defined as the period from the date of implementation of RP up to the date by which at least _____ % of the _____ as per the RP and interest capitalization sanctioned as part of the restructuring, if any, is repaid. Provided that the 'Specified Period' will be reckoned as one year from the commencement of the first payment of interest or principal (whichever is later) in the credit facility with the longest moratorium period under the terms of RP.
- 10% ; outstanding principal debt
 - 20% ; outstanding principal debt
 - 25% ; outstanding interest portion debt
 - 50% ; outstanding interest portion debt
 - 15% ; outstanding interest portion debt

Answer:- 20% ; outstanding principal debt

2. 'Specified Period' in case of restructured advances will be reckoned as minimum period _____ from the commencement of the first payment of interest or principal (whichever is later) in the credit facility with the longest moratorium period under the terms of RP.
- Not less than 6 Months
 - Not less than 1 year
 - Not less than 2 years
 - Not less than 3 years
 - None of the above

Answer:- Not less than 1 year

3. Additional finance, if any, approved under the Resolution Plan of Restructuring may be treated as _____ during the 'Specified Period' , provided the account evidences satisfactory performances during that period.
- Doubtful Category -(D-1)
 - Doubtful Category -(D-2)
 - Loss
 - Standard Asset
 - Sub-Standard Asset

Answer:- Standard Asset

4. Amount the variuos advantages which is not correct for CMCC Web Portal ?

- a. Data collection
- b. Automatic generation of overdue letter to customer
- c. Data Accuracy
- d. Data dissemination
- e. Time saving

Answer:- Automatic generation of overdue letter to customer

5. An account should be treated as 'out of order' if

- a. outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days
- b. no credits continuously for 90 days
- c. credits are not enough to cover the interest debited during the 90 days.
- d. Only A & B
- e. All A,B,&C

Answer:- All A,B,&C

6. Before implementation of the restructuring plan the Banks will have to ensure that all related documentation should be completed by the borrower entity with all of Banks/Lenders including_____

- a. Execution of necessary agreements between lenders and borrower entity
- b. Creation of security charge and Perfection of securities
- c. Only A
- d. Both A & B
- e. Only B

Answer:- Both A & B

7. CMCC portal provides the data of PSA based on Early stress signals, for PSA-MSME loan accounts the amount ceiling is_____

- a. 10 lakh and above
- b. Above 10 lakh
- c. Above 25 lakh

- d. Above 5 lakh
- e. Above 0.50 lakh

Answer:- 10 lakh and above

8. Financial default Upto _____ of previous month considered under SMA category and same is reflected in CMCC PORTAL?

- a. First day of previous month
- b. Last day of previous month
- c. 7th day of previous month
- d. 14th day of previous month
- e. None of the above.

Answer:- Last day of previous month

9. find the correct statement with respect to Special Mention Account in Running account.

- a. SMA 0 -1 to 30 days
- b. SMA1 --- 31 to 60 days
- c. SM2 --- 61 to 90 days
- d. Both B & C
- e. All A,B,&C

Answer:- Both B & C

10. For implementing "Change in ownership" under Resolution Plan ,the proposed new promotor should not be a person disqualified in terms of Section 29(A) of _____

- a. SARFAESI Act
- b. IBC-2016
- c. RR Act
- d. RDDBFI Act
- e. None of the above

Answer:- IBC-2016

11. For reporting under CRILC platform how many days of default is eligible?

- a. 1day
- b. 15 days
- c. 30 days
- d. 90 days
- e. 7 days

Answer:- 1day

12. In CMCC Portal CRILC data pertains to the accounts having Aggregate exposure of Rs. _____ and above

- a. 1 lacs
- b. 5 lac
- c. 25 lacs
- d. 5 crore
- e. 1 crore

Answer:- 5 crore

13. ASM should be appointed from the list of _____ empanelled ASMs

- a. RBI
- b. SEBI
- c. IBA
- d. Union Bank of India
- e. Pool created by NeSL

Answer:- IBA

14. What is the tenure of appointment for the ASMs?

- a. 3 months
- b. 6 months
- c. Depends on case to case basis
- d. 12 months
- e. 24 months

Answer:- Depends on case to case basis

15. In CMCC portal, the data of eligible accounts for MCMR reporting is updated on _____ basis.

- a. Quarterly
- b. Yearly
- c. Monthly
- d. Weekly
- e. Fortnightly

Answer:- Monthly

16. In order to enhance the technological support for monitoring and to simplify the task of credit monitoring of assets, the web portal (in-house developed) is

- a. CMCC Web portal
- b. CM Web portal
- c. CO Web portal
- d. M Web portal
- e. None of the above.

Answer:- CMCC Web portal

17. In respect of restructured accounts , the account will be eligible for upgradation to the Standard Category if the account is not in default at any point of time during the _____.

- a. Monitoring Period
- b. 3 months of repayment period after longest moratorium period as per the terms of restructuring
- c. 6 months of repayment period after longest moratorium period as per the terms of restructuring
- d. 9 months of repayment period after longest moratorium period as per the terms of restructuring
- e. 18 months of repayment period after longest moratorium period as per the terms of restructuring

Answer:- Monitoring Period

18. In respect of restructured accounts where the RP involves 'Restructuring', the same should be implemented within a maximum period of ____ days from the date of first default.

- a. 90 days
- b. 120 days
- c. 180 days
- d. 210 days
- e. 270 days

Answer:- 180 days

19. In the Portal list of accounts are generated for 31-60 days on the basis of principal and interest is overdue wholly or partially from 31-60 days then the account is pertaining to ?

- a. PSA
- b. PSA Retail
- c. SMA 0
- d. SMA 1
- e. SMA 2

Answer:- SMA 1

20. MOCK RUN accounts (Mock NPA) due to technical defaults/reasons are.....

- a. Limit Expired
- b. Stock Statement not received
- c. No credit for 90 days
- d. Only A & B
- e. All A,B,&C

Answer:- All A,B,&C

21. Restructuring of loan account can be considered when unit is in running condition and account is in _____ category.

- a. Only Standard
- b. Only Sub-Standard
- c. Only Doubtful
- d. Loss

e. Standard or Sub-standard or Doubtful any of these

Answer:- Standard or Sub-standard or Doubtful any of these

22. Specified period has been defined by RBI as " A period of _____ from the commencement of the 1st payment of interest or principal , _____ on the credit facility with the longest period of moratorium under the terms of restructuring package.

- a. 1 Year ; whichever is later
- b. 2 Year ; whichever is earlier
- c. 1 Year ; whichever is earlier
- d. 2 Year ; whichever is later
- e. None of the above

Answer:- 1 Year ; whichever is later

23. The Legal Audit Compliance data under CMCC portal is updated on _____ basis

- a. Monthly
- b. Quarterly
- c. Half Yearly
- d. Yearly
- e. Fortnightly basis

Answer:- Quarterly

24. The Periodicity for Legal Audit Compliance (LAC) for exposure (Both FB & NFB Credit Limit) of upto Rs 100.00 crores is.....

- a. Once in 5 years
- b. Once in 7 years
- c. Once in 4 years.
- d. Once in 3 years
- e. Once in 2 years.

Answer:- Once in 5 years

25. What is the advantage of CMCC portal from monitoring point of view.

- a. Single Data Point source and its usage
- b. Time Saving

- c. Cost Effective
- d. Data collection and its dissemination
- e. All the above

Answer:- All the above

26. What is the full form of PSA?

- a. Personal stress asset
- b. Potential sleeping account
- c. Potential stress assets
- d. Public stress assets
- e. Potential SMA Account

Answer:- Potential stress assets

27. Which of the following is monitoring tools available at branches

- a. Internal Audit / Flash reports
- b. Quarterly Progress Reports (QPRs)
- c. Audited / Provisional Financial Statements
- d. Monthly Credit Monitoring Reports
- e. ALL Of the above

Answer:- ALL Of the above

28. Which section is not available in CMCC portal for branches?

- a. Defaulter List
- b. Technical Slippage
- c. CMRD Visits report
- d. Ceiling vs actual
- e. Credit Card

Answer:- CMRD Visits report

29. Which tab under CMCC web portal must be referred while doing Initial due diligence for sanction of any new credit facility?

- a. PSA
- b. Defaulter list

- c. Centralized follow up data
- d. Mock Run
- e. None of the above

Answer:- Defaulter list

30. In case of occurrence of natural calamities, which of the following accounts will going to be eligible for restructuring exercise?

- a. Standard Accounts
- b. SMA-1
- c. SMA-2
- d. SMA-3
- e. All of the above

Answer:- Standard Accounts