

1. If any single account is having credit exposure above Rs.250.00 crore, then all other group accounts (except retail and schematic schemes), even though having individual credit exposure of less than and up to Rs.250.00 crore, will be submitted to directly?

- A. MCV
- B. LCV
- C. MSME Vertical
- D. IBD
- E. Concerned ZLCC

Answer:-LCV

2. Loan Syndication Desk in originate and distribute Corporate Credit under Industrial and Infrastructure segments

- A. MCV
- B. MSME Vertical
- C. RAV
- D. LCV
- E. DMD

Answer:-LCV

3. Credit Corporate Relationship Cell (CRC) has been established under

- A. Mid Corporate Vertical
- B. MSME Vertical
- C. CMCC Vertical
- D. Large Corporate Vertical, Central Office
- E. SAMV

Answer:- Large Corporate Vertical, Central Office

4. Which among the following does not come under the Thrust area as per loan policy 2024-25?

- A. HAM Project- NHAI
- B. Data Center- Infrastructure
- C. Warehousing Industry
- D. Financing to Road Sector (only Hybrid Projects / Annuity Based Projects/Toll Receivable Financing)
- E. Electric Mobility

Answer:- Financing to Road Sector (only Hybrid Projects / Annuity Based Projects/Toll Receivables Financing.)

5. With reference to Preliminary information memorandum(PIM) which of the following is incorrect?

- A. For credit proposals falling under the delegation of MCB ,PIM shall be placed before NBG-I
- B. For credit proposals falling under the delegation of CAC-I ,PIM shall be placed before NBG-I
- C. For credit proposals falling under the delegation of CAC-II ,PIM shall be placed before NBG-II
- D. For credit proposals falling under the delegation of CAC-III ,PIM shall be placed before NBG-II
- E. For credit proposals falling under the delegation of RLCC/ZLCC, PIM will be put up to respective delegated authority

Answer:- For credit proposals falling under the delegation of CAC-III ,PIM shall be placed before NBG-II

6. In case of aggregate exposure under the consortium is below Rs. 250 crore, Banks minimum share shall not be less than.....

- A. Rs. 5 crores
- B. Rs.10 crores
- C. Rs.25 crores

Topic- Corporate Credit

- D. Rs.50 crores
- E. Rs. 30 crores

Answer:- Rs.25 crores

7. In case of large exposures under consortium with aggregate exposure exceeding Rs. Bank shall take minimum share of Rs. 200 crore.

- A. 1000 crore
- B. 2000 crore
- C. 5000 crore
- D. 500 crore
- E. 3000 crore

Answer:- 2000 crore

8. As per loan policy guidelines in TReDS, delegation for individual buyer-wise (customer / non-customer) shall be considered on standalone basis and is empowered to approve TReDS limit

- A. CAC-II
- B. CAC-III
- C. CAC-I
- D. MCB
- E. concerned ZLCC

Answer:- CAC-III

9. Unsecured Short Term Loans are sanctioned initially for a maximum period up to.....

- A. 12 months
- B. 6 months
- C. 18 months
- D. 21 months
- E. 1 month

Answer:- 6 Months

10. Which committee can sanction both secured as well as unsecured STLs as per the guidelines?

- A. CAC-II
- B. Management committee
- C. CAC-I
- D. CAC-III
- E. Concerned ZLCC

Answer:- Management committee

11. Which sentence describes a characteristic of senior debt?.

- A. Senior debt consists of liabilities that have a secondary claim on the assets of a business
- B. Senior debt consists of liabilities that are advanced by a large financial institution
- C. Senior debt consists of liabilities that are first in priority of payment
- D. Senior debt consists of only those liabilities that are current in nature.
- E. Senior debt consists of liabilities that have primary repayment priority, behind subordinated or junior debt

Answer:- Senior debt consists of liabilities that are first in priority of payment

12. A higher Asset Turnover (AT) ratio indicates:

- A. Inefficient asset utilization
- B. Efficient asset utilization
- C. Lower profitability
- D. Higher liquidity
- E. Increase in Turnover of the company

Answer:- Efficient asset utilization

13. Lending to InvITs is handled byirrespective of limits involved

- A. MCV
- B. MSME Vertical
- C. RAV
- D. TBD
- E. LCV

Answer:- LCV

14. The aggregate exposure under Pooled Municipal Debt Obligation Facility shall not exceed Rs. at any point of time.

- A. 500 crore
- B. 1500 crore
- C. 1000 crore
- D. 2000 crore
- E. 5000 crore

Answer:- 1000 crore

15. As per the loan policy the Bank will restrict its exposure to only such InvITs which investof their Assets under Management (AUM) in completed and revenue generating projects.

- A. 200%
- B. 100%
- C. 50%
- D. 75%
- E. 25%

Answer:- 100%

16. Which of the following is not indicative exit measure to be exercised for Corporate account where exit option is exercised ?

- A. No fresh credit limits are to be considered
- B. The existing credit limits may be reviewed/ renewed in the normal course until the borrower closes the credit facilities with the Bank in full.
- C. Decreasing margin on stock and receivables
- D. Borrower Credit limits may be frozen at existing level
- E. All are indicative exit measures

Answer:- Decreasing margin on stock and receivables

17. Which of the following comes under Environmental theme of ESG ?

- A. Social opportunities
- B. Climate change
- C. Product liability
- D. Human capital
- E. Corporate governance

Answer:- Climate change

18. Which of the following is not the advantage of Loan syndication for borrowers?

- A. The total cost of borrowing is less
- B. Funding from multiple sources
- C. New banking relationships
- D. Ease of documentation
- E. Optimization of risk and returns

Answer:- Optimization of risk and returns

19. For financing to Government owned entities the amount sanctioned should be within the prudential exposure norms prescribed by for infrastructure financing

- A. RBI
- B. DFS

- C. IBA
- D. Government of India
- E. IBA

Answer:- RBI

20. Onlyrated business units are eligible for finance under Purchase order based dealer finance scheme

- A. AA & A
- B. AAA& A
- C. BBB & BB
- D. AAA & AA
- E. only AAA

Answer:- AAA& AA

21. Review of accounts up to months falling within the delegation of Management Committee of Board is vested with CAC-I.

- A. 6
- B. 3
- C. 12
- D. 2
- E. 9

Answer:- 3

22. In case of Consortium account, where our Bank is the member Bank, the due date for submission of Stock Statement is.....

- A. Up to 20th of subsequent month.
- B. Up to 15th of subsequent month.
- C. Up to 10th of subsequent month.
- D. In line with Lead Bank.
- E. Up to 5th of subsequent month.

Answer:- in line with Lead Bank.

23. In case of consortium accounts, all fresh sanctions, if not documented within a period of months in case of working capital (FB / NFB) would lapse and require validation from the competent authority.

- A. 6
- B. 3
- C. 9
- D. 12
- E. 15

Answer:- 6

24. With reference to Inter-Bank Participations with Risk Sharing that smoothen the working of consortium arrangements ,the minimum period of such Participation will be days, while the maximum period will be days.

- A. 90,180
- B. 91,180
- C. 51,120
- D. 90,250
- E. 90,270

Answer:- 91,180

25. In respect of consortium accounts where bank is only a member, if the processing of limits is not likely to be completed by the leader even within the extended period of tenability permitted by our Bank, bank's branches shall take steps at least to independently renew the limits either at the existing level or at a lower level after obtaining the latest Audited / Provisional Balance Sheet / figures relating to key financial indicators etc. from the borrower within a period of thereof

- A. 15 days
- B. 45 days
- C. 60 days
- D. 30 days
- E. 20 days

Answer:- 45 days

26. If in the Corporate account there is continuous rating down gradation consecutively for years then account is eligible for Exit Option

- A. 3
- B. 5
- C. 2
- D. 4
- E. 5

Answer:- 2

27. The delegated authority for sanction of loans to InvITs is with

- A. CAC-III and above
- B. CAC-I and above
- C. CAC-II and above
- D. MCB only
- E. ZLCC and above

Answer:- CAC-II and above

28. In terms of sections of SEBI (InvITs) Regulations, Valuation of Assets of publicly listed InvITs is to be carried out

- A. Yearly
- B. at half yearly intervals (As on 30th September & 31st March).
- C. Monthly
- D. at half yearly intervals (As on 30th June & 31st December).
- E. Quarterly

Answer:- at half yearly intervals (As on 30th September & 31st March).

29. Margin under Purchase order based dealer finance is

- A. NIL
- B. 25%
- C. 50%
- D. 20%
- E. 15%

Answer:- NIL

30. Which of the following is incorrect with respect to Legal Entity Identifier (LEI)?

- A. LEI consist of 20 symbols, that allows for identification within the global financial system
- B. An LEI code is issued to a company just once and is unique
- C. The LEI code is valid for 2 years from the date of issue
- D. The Reserve Bank of India has mandated the use of LEIs by all companies trading in OTC markets for Rupee Interest Rate derivatives, foreign currency derivatives and credit derivatives in India
- F. All of the above are correct

Answer:- The LEI code is valid for 2 years from the date of issue