

1. What is the total Retail portfolio of our Bank as on March 2024?

- a. Rs 1.49 lakh crore
- b. Rs 1.77 lakh crore
- c. Rs 1.89 lakh crore
- d. Rs 1.99 lakh crore
- e. Rs 1.78 lakh crore

Answer:- Rs 1.77 lakh Crore

2. What is the % share of Vehicle Loan in total retail portfolio of the our Bank as on March 2024?

- a. 11.5%
- b. 9.8%
- c. 7.9%
- d. 8.5%
- e. 13.0%

Answer:- 11.5%

3. Which of the following is not a Retail Lending scheme of the bank?

- a. Union Cash
- b. Union Share
- c. Union Rent
- d. SRLG
- e. WPPL

Answer:- Union Rent

4. What is the risk weight for personal loan(consumer loan) prescribed by RBI for SCBs?

- a. 150.0%
- b. 125.0%
- c. 100.0%
- d. 200.0%
- e. 110.0%

Answer:- 125.0%

5. What is Project LEAP?

- a. Liability Earning ,Asset quality and Profitability
- b. Loan Eligibility assesment and Projections
- c. Liability Enhacement ,Acquisition and Projecttion
- d. Loan, earning, asset quality and Profitability
- e. Look Enhance ,Acquire and Projec

Answer:- Liability Enhancement ,As per RBI guidelines

6. Under Union Education Loan for Co – Lending (Study – Inland), Maximum loan that can be sanctioned without collateral security?
- Rs.4 lakhs
 - Rs.7.5 lakhs
 - Rs.10 lakhs
 - Rs.20 lakhs
 - Rs.40 lakhs

Answer:- Rs.40 lakhs

7. Under Union Education Loan for Co – Lending (Study – Inland), What is the minimum margin required in the case where the total Project cost is Rs.40 lakhs.
- 5%
 - No margin required
 - 10%
 - 15%
 - 20%

Answer:- No margin required

8. The maximum amount permitted per month towards the mess charges/Living expenses within the overall limit of Rs. 40 Lakhs to married students
- Rs.5000/- per month
 - Rs.15,000/- per month
 - Rs.20,000/- per month
 - Rs.10,000/- per month
 - Rs.12,000/- per month

Answer:- Rs.15,000/- per month

9. RH to nominate an officer of the bank not below the rank of _____ working at RO/RLP to enter the agreement with DSA.
- Chief Manager
 - AGM
 - Senior Manager
 - Manager
 - Any officer

Answer:- Chief Manager

10. For Builder tie-ups, Builder/developer/promoter should have been in the business of developing residential project for at least ____ years preceding such project.
- 3
 - 5

- c. 7
- d. 10
- e. 2

Answer:- 5

11. Under Union education Study in India ,If interest is regularly serviced during course and moratorium, rebate permitted in interest rate is

- a. 1%
- b. 0.50%
- c. 2%
- d. 1.50%
- e. None of these

Answer:- 1%

12. What is margin required in Union Education Premier Abroad ?

- a. No margin
- b. 10%
- c. 20%
- d. 15%
- e. 5%

Answer:- 15%

13. Upfront fee of Rs 5000 charged to the student in Union Education Study Abroad is refunded if the student avails the loan in

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

Answer:- 3 months

14. Takeover is permitted in Union education provided outstanding amount should not be less than

- a. 5 lakhs
- b. 7.5 lakhs
- c. 10 lakhs
- d. 2 lakhs
- e. 5 lakhs

Answer:- 7.5 lakhs

15. Amount of Education loans to individual that can be classified under priority sector

- a. 15 lakhs

- b. 20 lakhs
- c. 25 lakhs
- d. 30 lakhs
- e. 35 lakhs

Answer:- 20 LAKHS

16. The Union Personal Margin for Non-Salaried Individual is

- a. 10%
- b. 15%
- c. 25%
- d. Nil
- e. 10% or 25% Depending on CIBIL

Answer:- Nil

17. Regarding the Union Professional Personal Loan The minimum age to be employed is

- a. 25 Years
- b. 21 Years
- c. 30 Years
- d. 18 Years
- e. None of The Above

Answer:- 18 Years

18. For non-salaried individuals, the minimum age under Union Professional Personal Loan is

- a. 25 Years
- b. 21 Years
- c. 30 Years
- d. 18 Years
- e. None of The Above

Answer:- 25 Years

19. What purposes Union Bank is authorized to provide Union Personal loans for?

- a. Buying lottery
- b. Applying ASBA
- c. Buying Shares
- d. Medical emergency
- e. Betting purpose

Answer:- For Medical emergency

20. For the Union Women Professional Personal Loan The minimum age to be employed is

- a. 25 Years
- b. 21 Years

- c. 23 Years
- d. 18 Years
- e. None of The Above

Answer:- 21 Years

21. In Union Home Scheme fixed rate of interest applied only for?

- a. 1 Year
- b. 10 Years
- c. 5 Years
- d. 30 Years
- e. Any period as per the customer request

Answer:- 5 Years

22. Maximum Moratorium for repair and renovation is ?

- a. 12 months
- b. 24 Months
- c. 36 Months
- d. 30 months
- e. 48 Months

Answer:- 12 months

23. What is the sustenance % for loan amount above Rs.3 lakh and up to Rs. 12 lakh?

- a. 50%
- b. 25%
- c. 35%
- d. 40%
- e. 25% or Rs. 2.00 Lakh whichever is lower

Answer:- 35%

24. Margin for Housing loan above Rs 75.00 lakh is?

- a. 35%
- b. 30%
- c. 20%
- d. 25%
- e. No margin required

Answer:- 25%

25. Margin for Housing loan upto Rs.30.00 lakh is?

- a. 10%
- b. 30%
- c. 20%
- d. 25%

e. 15%

Answer:- 10%

26. Delegation to sanction vehicle loan for non-resident individuals?

- a. Branch Head
- b. CRLC
- c. CM headed branches
- d. NRI cannot be sanctioned loan under Union Vehicle loan
- e. None of the above

Answer:- CRLC

27. Who is not eligible for a Union Vehicle Loan?

- a. Individuals
- b. Companies
- c. Partnership firms
- d. Proprietorship firms
- e. HUF

Answer:- HUF

28. In case of partnership firm taking Union Vehicle, Guarantee required of

- a. Any one partner
- b. All the partners
- c. No guarantee required
- d. 3rd party guarantee required
- e. Partners including minor

Answer:- All the partners

29. Out of all the options provided, which service has the highest touch level?

- a. Retail Banking
- b. Nursing
- c. Car repair
- d. Insurance
- e. Airline Travel

Answer:- Nursing

30. All the above qualities apply to services, with the exception of _____.

- a. Homogeneity
- b. Inseparability
- c. Perishability
- d. Variability
- e. Intangibility

Answer:- Homogeneity