

1. Commission amount paid to CSAs (Except for M/s UBISL Ltd) for sourced loan will be recovered 100% in case of loan taken over of loan within _____ from our Bank
 - a. 2 years
 - b. 3 years
 - c. 5 years
 - d. 1 year
 - e. 2 years

Answer:- 1 year

2. Maximum Incentive paid for facilitating Builder/project approval to M/s UBISL is
 - a. Rs.200/- per project
 - b. Rs.1000/- per project
 - c. Rs.20,000/- per project
 - d. Rs.10,000/- per project
 - e. Rs.15,000/- per project

Answer:- Rs.20,000/- per project

3. Which of the following is one of our CSA
 - a. M/s Capri Globe Capital Ltd
 - b. M/s Capri Global Capital Ltd
 - c. M/s Capri Green Capital Ltd
 - d. M/s Capri Global Capitol Ltd
 - e. M/s Capry Global Capital Ltd

Answer:- M/s Capri Global Capital Ltd

4. In case of leads provided by CarTrade, the minimum loan amount should be _____ to be eligible for payment of incentives.
 - a. Rs.5 lakhs
 - b. Rs.8 lakhs
 - c. Rs.2 lakhs
 - d. Rs.10 lakhs
 - e. Rs.20 lakhs

Answer:- Rs.5 lakhs

5. With which of the following Institute/university, our bank does not have a co-lending arrangement.
 - a. IIMs
 - b. XLRI
 - c. MDI

- d. IIPM
- e. IRMA

Answer:- IIPM

6. Which of the following service is not available in the CRM edge?

- a. Lead Management
- b. Customer 360 degree view
- c. Handling of the customer issues/ complaints
- d. Service request/Query
- e. STP of Retail Loan

Answer:- STP of Retail Loan

7. Retail loan Digital Renewal STP is a fully automated scheme devised for review/renewal of Retail loan accounts. What is the credit limit up to which retail auto renewal can be done through STP?

- a. Rs. 50.00 Lakhs
- b. Rs. 100.00 Lakhs
- c. Rs. 200.00 Lakhs
- d. Rs. 250.00 Lakhs
- e. Rs. 500.00 Lakhs

Answer:- Rs. 50.00 Lakhs

8. Which of the following is not a 100% subsidiary of our bank?

- a. ASREC India Ltd.
- b. Andhra Bank Financial Services Ltd.
- c. UBI Services Ltd.
- d. Union Asset Management Co. Pvt. Ltd.
- e. Union Bank of India (UK) Ltd.

Answer:- ASREC India Ltd.

9. Bank has launched the Mutual Fund Digital platform on Branch Intranet, which is accessible through UBINET. What is the name of the Platform?

- a. Unionequity
- b. UnionInvest
- c. Uniongrow
- d. UnionAMC
- e. Unionfund

Answer:- UnionInvest

10. How Many life insurance companies ,our bank is a leading Corporate Agent for?

- a. One
- b. Two

- c. Three
- d. Four
- e. Five

Answer:- Three

11. Maximum amount of loan that can be sanctioned for ISB courses

- a. 25 lakhs
- b. 30 lakhs
- c. 42 lakhs
- d. 50 lakhs
- e. 45 lakhs

Answer:- 50 lakhs

12. ROI for MDI Gurgaon & XLRI Jamshedpur as per latest guidelines

- a. EBLR
- b. EBLR- 0.50%
- c. EBLR -0.70 %
- d. EBLR-1.0%
- e. EBLR- 1.50%

Answer:- EBLR -0.70 %

13. What is interest concession available if collateral offered in more than 100% for loan above 40 lakhs in Union premiere abroad

- a. 0.20%
- b. 0.30%
- c. 0.45%
- d. 0.50%
- e. 1%

Answer:- 0.50%

14. What is margin required in Union education study abroad for loan amount above 4 lakhs

- a. 5%
- b. 10%
- c. 15%
- d. 20%
- e. 25%

Answer:- 15%

15. What is maximum age of applicant for education loan ?

- a. 60
- b. 70

- c. 75
- d. 55
- e. No maximum age

Answer:- No maximum age

16. Moratorium Duration for the SRLGE Overdraft Plan

- a. 36 Months
- b. 12 Months
- c. Till Confirmation of Employee
- d. 0 Months
- e. 24 Months Only

Answer:- 0 Months

17. Maximum tax benefit for personal loan interest paid

- a. Rs 150000
- b. Rs 50000
- c. Rs 200000
- d. Rs 25000
- e. None of The Above

Answer:- None of The Above

18. The annual minimum gross salary in Delhi under non-tie-up union personal loan scheme is

- a. Rs 1.5 Lakhs
- b. Rs 0.5 Lakhs
- c. Rs 2.4 Lakhs
- d. Rs 0.25 Lakhs
- e. None of The Above

Answer:- Rs 2.4 Lakhs

19. The annual minimum gross salary in Delhi under non-tie-up union personal loan scheme is

- a. Rs 1.5 Lakhs
- b. Rs 0.5 Lakhs
- c. Rs 1.8 Lakhs
- d. Rs 0.25 Lakhs
- e. Rs 2.4 Lakhs

Answer:- Rs 2.4 Lakhs

20. The annual minimum gross salary under the Tie Up Union Personal Loan Scheme for Kota is

- a. Rs 1.8 Lakhs

- b. Rs 0.5 Lakhs
- c. Rs 2.4 Lakhs
- d. Rs 0.25 Lakhs
- e. None of The Above

Answer:- Rs 1.80 Lakhs

21. Which is not correct regarding Takeover of Union Home from other Banks/Fis

- a. Age of home loan with existing Bank/FIs should be minimum 12 months
- b. The account with other Bank/FI must be regular
- c. Loan amount not to be more than outstanding with other Bank
- d. Statement of loan account for last 12 months is required
- e. There is no specific requirement for take-over of loan

Answer:- There is no specific requirement for take-over of loan

22. The area occupied by the constructed residential structure not to be less than _____ of the total area of plot in case of composite loan

- a. 40%
- b. 30%
- c. 25%
- d. 50%
- e. No limit

Answer:- 30%

23. What is maximum size of plot is to be considered for finance in case of composite Housing Loan if the same is purchased from Private Entities

- a. 5000 Sq. Ft
- b. 7500 Sq Ft
- c. 4000 Sq Ft
- d. 3000 Sq Ft
- e. No limit

Answer:- 5000 Sq. Ft

24. Which of the following is correct ?

- a. All the owners of the property are needed to be join as guarantors
- b. At least one guarantee is required in case of union home
- c. In case of NRI, guarantee of One/two local resident Indian , having equivalent means of loan amount is required
- d. Spouse guarantee is mandatory in case of married
- e. None of the above

Answer:- In case of NRI, guarantee of One/two local resident Indian , having equivalent means of loan amount is required

25. What is the margin of purchase of plot from Private entity if loan amount is more than

Rs.200 lakh

- a. 35%
- b. 50%
- c. 25%
- d. 40%
- e. 30%

Answer:- 35%

26. In case of NRI's taking Union Vehicle, Guarantee required is of

- a. Spouse
- b. 1 or 2 local resident acceptable to bank
- c. No guarantee required if credit score is more than 700
- d. 3rd party guarantee required if credit score is less than 700
- e. NO Gurantee Required

Answer:- 1 or2 local resident acceptable to bank

27. For verifying hypothecation of the vehicle, SMS has to be sent on

- a. 7779990000
- b. 9997770000
- c. 7738299899
- d. 7778899899
- e. No such facility

Answer:- 7738299899

28. The loan amount is to remitted into

- a. customers account
- b. pay order directly to dealer
- c. e-remittance to dealer
- d. Guarantor account
- e. Requested by customer

Answer:- e-remittance to dealer

29. Services that are provided to customers without any disruption, confusion, or bother are referred to as _____.

- a. Digital Services
- b. Marketing Myopia
- c. Functional services
- d. Seamless service
- e. Perishable services

Answer:- Seamless service

30. _____ is the distinctive service feature that illustrates the relationship between the service provider and its client.

- a. Intangibility
- b. Perishability
- c. Inseparability
- d. Tangibility
- e. Ubiquity

Answer:- Inseparability