

1. Maximum repayment tenure for repair/renovation is

- a. 10 years
- b. 12 years
- c. 15 years
- d. 30 years
- e. None of the above

Answer:- 15 years

2. Maximum moratorium period (inclusive composite housing loan) under Housing Loan is permitted up to

- a. 18 months
- b. 24 months
- c. 36 months
- d. 48 months
- e. 30 months

Answer:- 48 months

3. Maximum size of plot can be financed,if it is purchased from Govt. agencies

- a. 5000 sq.ft
- b. 10000 sq.ft
- c. No Limit
- d. 15000 sq.ft
- e. 1500 sq.ft

Answer:- No Limit

4. Which one is not true regarding smart save scheme

- a. Repayment of regular EMI
- b. Surplus amount can deposit
- c. Scheduled outstanding should not below 10%
- d. Additional collateral security required
- e. Interest rate is more than regular home loan

Answer:- Additional collateral security required

5. Additional documents that we have to take for Smart Save under Union Home

- a. Home loan Agreement
- b. SD-18
- c. Home loan (Smart Save)Agreement

- d. SD-10
- e. No additional document required

Answer:- Home loan (Smart Save)Agreement

6. Under Union Women Professional Loan Scheme's maximum loan amount is

- a. Rs 10 Lakhs
- b. Rs 25 Lakhs
- c. Rs 20 Lakhs
- d. Rs 50 Lakhs
- e. Rs 5 Lakhs

Answer:- Rs 50 Lakhs

7. Under Union Women Professional Loan Scheme's minimum loan amount is

- a. Rs 1 Lakhs
- b. Rs 5 Lakhs
- c. Rs 2 Lakhs
- d. Rs 3 Lakhs
- e. Rs 0 Lakhs

Answer:- Rs 0 Lakhs

8. Under Union Cash Scheme's Minimum Sustenance for Defense Personnel is

- a. 25%
- b. 25% or Rs 2 Lakhs
- c. 35%
- d. 50%
- e. 15%

Answer:- 50%

9. Union Women Professional Personal Loan Minimum Annual Salary is

- a. Rs 5 Lakhs
- b. Rs 15 Lakhs
- c. Rs 18 Lakhs
- d. Rs 7.5 Lakhs
- e. Rs 10 Lakhs

Answer:- Rs 5 Lakhs

10. Minimum Salary for Union Professional Personal Loan is

- a. Rs 5 Lakhs
- b. Rs 7.5 Lakhs
- c. Rs 12 Lakhs
- d. Rs 10 Lakhs
- e. Rs 15 Lakhs

Answer:- Rs 12 Lakhs

11. In case of Company taking Union Vehicle, Personal Guarantee is required from

- a. Directors
- b. Promoters
- c. Any one of Directors or Promoters
- d. 3rd party guarantee required
- e. No guarantee required

Answer:- Any one of Directors or Promoters

12. Minimum margin required under 4 wheeler if customer is salaried person ?

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

Answer:- 10%

13. Minimum margin required under Union Vehicle scheme for purchase of old 4 wheeler is

- a. 40%
- b. 15%
- c. 20%
- d. 10%
- e. 5%

Answer:- 40%

14. What components can not be included in the project cost of a new two-wheeler or four-wheeler vehicle?

- a. Ex-showroom Price
- b. Accessories
- c. Insurance
- d. Road Tax

- e. Tax Collection at Source (TCS)

Answer:- Tax Collection at Source (TCS)

15. What is the sustenance percentage under the Union Vehicle scheme if the annual gross income is above 15 lakhs and if the credit score is above 700 ?

- a. 45%
- b. 35%
- c. 30%
- d. 25%
- e. 20%

Answer:- 20%

16. Which of these doesn't belong in the tangible dominant category?

- a. Detergent
- b. Automobile
- c. Investment Consultancy
- d. Television
- e. Toothpaste

Answer:- Investment Consultancy

17. One unique feature of services is _____

- a. Inseparability
- b. Perishability
- c. Variability
- d. Intangibility
- e. Price discrimination

Answer:- Intangibility

18. A person's what consist(s) of all the groups that have a direct (face-to-face) or indirect influence on his/her attitudes or behavior?

- a. Subculture
- b. Department
- c. Family
- d. Social Class
- e. Reference Group

Answer:- Reference Group

19. "All human actors who participate in the provision of services and hence impact the buyer's impressions, specifically the employees of the company, the client, and other clients in the service environment."

- a. Physical evidence
- b. Process
- c. People
- d. Packaging
- e. Product

Answer:- People

20. A marketing structure called _____ links customers and staff with the business.

- a. service marketing triangle
- b. Relationship Marketing
- c. Service Recovery Model
- d. Service Gap
- e. Service landscape

Answer:- service marketing triangle

21. What is "BRD" in the context applicable Rate of Interest on Existing Home Loan ?

- a. "Business Recovery Deals"
- b. "Business Retention Discount"
- c. "Bank's Renewable Department"
- d. "Bank's Recovery Department"
- e. "Bank's Recovery Discount"

Answer:- "Business Retention Discount"

22. What should be the residual life of property while sanctioning facility under Union Reverse Mortgage ?

- a. 5 Years
- b. 10 Years
- c. 15 Years
- d. 20 Years
- e. 30 Years

Answer:- 20 Years

23. Who will be the competent authority for approving property age related deviations in Union Reverse Mortgage ?

- a. CRLC 1
- b. CRLC 2
- c. CAC1
- d. CAC 2
- e. No Deviations are permitted

Answer:- No Deviations are permitted

24. What is the Maximum monthly payout that can be considered in Union Reverse Mortgage scheme?

- a. Rs. 10000/-
- b. Rs. 20000/-
- c. Rs. 50000/-
- d. Rs. 100000/-
- e. No such Limit

Answer:- Rs. 50000/-

25. Under Union Education Loan for Co – Lending (Study – Inland), Maximum loan that can be sanctioned without collateral security?

- a. Rs.4 lakhs
- b. Rs.7.5 lakhs
- c. Rs.10 lakhs
- d. Rs.20 lakhs
- e. Rs.40 lakhs

Answer:- Rs.40 lakhs

26. 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.

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

Answer:- No margin required

27. The maximum amount permitted per month towards the mess charges/Living expenses within the overall limit of Rs. 40 Lakhs to married students

- a. Rs.5000/- per month

- b. Rs.15,000/- per month
- c. Rs.20,000/- per month
- d. Rs.10,000/- per month
- e. Rs.12,000/- per month

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

28. RH to nominate an officer of the bank not below the rank of _____ working at RO/RLP to enter the agreement with DSA.

- a. Chief Manager
- b. AGM
- c. Senior Manager
- d. Manager
- e. Any officer

Answer:- Chief Manager

29. Ranking in webometrics generally considered as Premium Institutes for Inland and Foreign Studies.

- a. Within 1000
- b. Within 2000
- c. Within 3000
- d. Within 4000
- e. Within 5000

Answer:- Within 3000

30. In case of universities which do not charge for tuition fee, the expenses such as cost of books, hostel & mess charges, etc can be funded subject to minimum margin of

- a. 5%
- b. 10%
- c. 15%
- d. 20%
- e. 30%

Answer:- 30%