

1. What is the minimum margin requirement in Urban area under Union Reverse Mortgage scheme?
  - a. 10%
  - b. 20%
  - c. 5%
  - d. 15%
  - e. No Margin required

**Answer:- 20%**

2. Which type of the following is not true about the property/properties to be considered for union reverse mortgage scheme?
  - a. It should be a residential property
  - b. The property should be self acquired or self occupied
  - c. Commercial property is also acceptable as a primary security
  - d. Property should have a clear and transferable title
  - e. Property should be applicant's permanent primary residence

**Answer:- Commercial property is also acceptable as a primary security**

3. Which of the following is not a required condition for taking over of mortgage loan from other banks?
  - a. Account should be older than 1 year at other Bank/ FI
  - b. Account should be regular and has no overdue in the past
  - c. The account should not have been restructured in the past
  - d. The repayment schedule should be as per the original repayment schedule with the bank from where the loan is taken over
  - e. Account should be older than 3 year at other Bank/ FI

**Answer:- Account should be older than 3 year at other Bank/ FI**

4. What is the amount that can be given to an Agriculturist having annual income of Rs 10.00 lakh under Union Mortgage Scheme ?
  - a. Rs. 50 Lakhs
  - b. Rs. 20.00 lakhs
  - c. Loan amount will be calculated as per circular
  - d. Loan can not be given to an Agriculturist
  - e. Rs. 100.00 lakhs

**Answer:- Loan can not be given to an Agriculturist**

5. What is the Maximum repayment tenure under Union Mortgage scheme of our bank?
  - a. 180 Months
  - b. Upto 75 years of the individual
  - c. Residual period is 5 years more than the repayment tenure

- d. Lower of the A, B & C
- e. None of the above

**Answer:- Lower of the A, B & C**

6. The relaxation related to age norms of property for Union Home & Mortgage plus shall be treated as
- a. Exception
  - b. Deviation
  - c. Can only be considered by CRLC
  - d. Can be considered by CAC III
  - e. Can not be accepted

**Answer:- Exception**

7. CRE loans can be sanctioned under whose delegation?
- a. Branch
  - b. RLP
  - c. Scale 4 RLP head
  - d. CRLC-II
  - e. CRLC-I

**Answer:- Scale 4 RLP head**

8. Following family member is not permitted as co applicant although property is in joint name as it will form a deviation
- a. Grand children from son
  - b. Grand children from daughter
  - c. Grand parents
  - d. Sister (unmarried)
  - e. Brother

**Answer:- Grand children from daughter**

9. LTV to be calculated on \_\_\_\_\_ of the property in Union Home
- a. Market Value
  - b. Circle rate
  - c. Net realisable value
  - d. Distress rate
  - e. Any one of the above

**Answer:- Net Realisable value**

10. Maximum moratorium permitted under composite project is \_\_\_\_ months
- a. 12
  - b. 24
  - c. 36

- d. 48
- e. 60

**Answer:- 48**

**11. Maximum quantum of loan that can be sanctioned for Union Medicos**

- a. 100 lakhs
- b. 150 lakhs
- c. 200 lakhs
- d. 250 lakhs
- e. None of these

**Answer:- 150 lakhs**

**12. In union education simple interest is charged during**

- a. Course period only
- b. Course plus moratorium
- c. Till 4 years
- d. Till 3 years
- e. None of these

**Answer:- Course plus moratorium**

**13. For Takeover of Union education study in India repayment should have started \_\_\_\_\_ months before from the date of takeover**

- a. 3 months
- b. 6 months
- c. 9 months
- d. 12 months
- e. 15 months

**Answer:- 6 months**

**14. What is the course duration under ISB PGP PRO?**

- a. 12 months
- b. 15 months
- c. 18 months
- d. 24 months
- e. 36 months

**Answer:- 18 months**

**15. ROI for 9 IIMS for B category institutes as per latest circular is**

- a. EBLR
- b. EBLR- 0.50%
- c. EBLR -0.70 %
- d. EBLR-0.90%

e. EBLR- 1.50%

**Answer:- EBLR-0.90%**

**16. In case of a firm or company, what sustenance is to be considered under the Union Vehicle scheme?**

- a. no sustenance
- b. 35%
- c. 30%
- d. 25%
- e. 20%

**Answer:- no sustenance**

**17. Takeover of a four-wheeler loan from another Bank/Financial Institution is permitted only for existing Retail/Corporate borrowers having more than \_\_\_\_\_ years of satisfactory relationship with our Bank?**

- a. 1 year
- b. 2 Year
- c. 3 Year
- d. 4 Year
- e. 6 Months only

**Answer:- 1 year**

**18. What should be the minimum outstanding amount at the time of take-over as per our Bank prevailing guidelines?**

- a. 10 lacs
- b. 15 lacs
- c. 20 lacs
- d. 25 lacs
- e. NO Such limit

**Answer:- 10 lacs**

**19. In case a salaried person residing in a rented house, What are the requirements for a guarantor?**

- 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
- e. Co employee Gurantee required

**Answer:- No guarantee required if credit score is more than 700**

**20. Minimum Score required under the scoring chart to avail loan under the Green Vehicle Loan scheme.**

- a. 35
- b. 40
- c. 45
- d. 50
- e. 55

**Answer:- 50**

**21. What is the Minimum margin under Union Green Vehicle Scheme for a four-wheeler purchase**

- a. 5%
- b. 10%
- c. 15%
- d. 20%
- e. nil margin for Green Vehicle

**Answer:- 10%**

**22. This makes it easier for your audience to comprehend what makes your company special and relevant to their demands.**

- a. Interactive Marketing
- b. Relationship Marketing
- c. Internal Marketing
- d. External Marketing
- e. Digital Marketing

**Answer:- Interactive Marketing**

**23. Which of these groups of services is not categorized into four main categories?**

- a. people-processing
- b. possession-processing
- c. mental stimulus-processing
- d. information-processing.
- e. Product-Processing

**Answer:- Product-Processing**

**24. One kind of \_\_\_\_ is banking services.**

- a. people-processing
- b. possession-processing
- c. mental stimulus-processing
- d. information-processing.
- e. Product-Processing

**Answer:- information-processing.**

**25. Which of these doesn't belong in the customer lifecycle marketing stage?**

- a. Awareness
- b. Interest
- c. Desire
- d. Dissonance
- e. Retention

**Answer:- Dissonance**

**26. When there is a discrepancy between the service standard and the real service provided to the customer, \_\_\_\_ may happen.**

- a. Delivery Gap
- b. Communication Gap
- c. Expectation Gap
- d. Standards Gap
- e. Knowledge Gap

**Answer:- Delivery Gap**

**27. \_\_\_\_\_ describes a business's ability to resolve a disgruntled client's problem by providing essential customer service.**

- a. service marketing triangle
- b. Service gap
- c. Service recovery
- d. Service Standards
- e. Service error

**Answer:- Service recovery**

**28. Maximum quantum of Loan under Personal Loan Tie-Up A- scheme is**

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

**Answer:- Rs 15 Lakhs**

**29. Maximum entry age under Personal Loan Tie-Up A- Scheme is**

- a. One year prior to retirement age
- b. Retirement Age
- c. 60 Years
- d. 65 Years
- e. Upto 75 Years

**Answer:- One year prior to retirement age**

30. Moratorium under Union Personal Loan Tie- Up A – Scheme is

- a. Nil
- b. 6 Months
- c. 12 Months
- d. 24 Months from Sanction date
- e. 12 Months from Sanction date

**Answer:- Nil**