

1. Interim security is required till mortgage can be created under which condition

- a. Mortgage can be created at initial stage/time of booking
- b. Project finance for construction taken from our bank
- c. Builder executes tripartite agreement with bank
- d. When guarantor is not available in housing loan
- e. Mortgage can be created only after completion of construction where not complying A or B or C

Answer:- Mortgage can be created only after completion of construction where not complying A or B or C

2. The firm's aspiration decision – what it hopes to achieve in the market – involves three steps. Which of the following is the correct sequence of these steps?

- a. Positioning, segmenting, targeting
- b. Segmenting, targeting, positioning
- c. Targeting, segmenting, positioning
- d. Disrupting, Innovating, targeting
- e. Differentiating, segmenting, targeting

Answer:- Segmenting, targeting, positioning

3. Net Promoter Scores (NPS) measure the proportion of clients that give a business high marks. Select the words that properly finish this phrase explaining why businesses utilize measures like NPS: Businesses employ these indicators to determine when a marketing strategy that _____ a customer isn't _____ that same customer.

- a. Retains, sell to
- b. Retains, create value for
- c. Creates, retain
- d. Upsells, create value for
- e. Cross-sells, creates confusion for

Answer:- Creates, retain

4. Charles Barkley and other well-known NBA media figures receiving complimentary headphones from Bose is an example of

- a. Sales promotion
- b. Event marketing and sponsorship
- c. Public relations
- d. Direct selling
- e. Advertising

Answer:- Public relations

5. Marketers may inquire about their clients by asking "Who," "What," and "Why" inquiries when deciding on a segmentation basis. Customer-focused "what" factors are the main emphasis:
- Purchase behavior
 - Psychographics
 - Geographics
 - Needs and preferences
 - Value and satisfaction

Answer:- Purchase behavior

6. Which of the following describes a variable used in demographic segmentation?
- Lifestyle
 - Personality
 - Age
 - Attitude
 - Perception

Answer:- Age

7. As per Union Vehicle loan scheme Who is permitted to consider deviation of minimum 10% sustenance ?
- ZLCC
 - RLCC
 - CRLC
 - RLP HEAD
 - RLCC

Answer:- CRLC

8. Disbursement of Vehicle Loan above ₹ lacs for Branches under category 1 will be done by _____
- 10, Branch
 - 10, RLP
 - 8, Branch
 - 15, RLP
 - 20, RLP

Answer:- 10, Branch

9. Minimum investment grade Score required under the scoring chart to avail take-over of Vehicle Loan loan under the Vehicle Loan scheme.
- 40
 - 45

- c. 50
- d. 55
- e. 60

Answer:- 60

10. Under which scheme code should a vehicle loan for a corporate customer/firm/company be processed under the Union Vehicle scheme where entity need not maintain operative account

- a. VL001
- b. VL002
- c. VL003
- d. VL004
- e. VL005

Answer:- VL004

11. Credit Guarantee Fund Scheme for Educational loans (CGFSEL) is applicable upto

- a. 4 lakhs
- b. 5 lakhs
- c. 6 lakhs
- d. 7.5 lakhs
- e. 10 lakhs

Answer:- 7.5 lakhs

12. What is the criteria to sanction loan for part time courses

- a. Studies in India only
- b. To employed /self-employed persons
- c. Only for courses offered by universities/colleges, which are approved by UGC/central/State or any statutory body
- d. admissions to institutions which give coaching for such courses
- e. Only options 1, 2 and 3

Answer:- Only options 1, 2 and 3

13. Which expenditures can not be covered in Union Education

- a. Caution deposit, building fund/ refundable deposit
- b. Purchase of books/ equipment/ instruments/ uniforms
- c. Purchase of computer/laptop
- d. study tours, project work, thesis, etc
- e. None of the above

Answer:- None of the above

14. Which of the following is incorrect regarding co-applicants in Union Education loan.

- a. The parent(s) of the student has to compulsorily join in as co-applicant
- b. In case of a married person, co-applicant can be spouse/parent(s)/parent(s)-in-law
- c. The co-applicant should be Indian national
- d. The income / means of the co-applicant(s) should be the criteria for sanctioning the loans
- e. None of the above

Answer:- The income / means of the co-applicant(s) should be the criteria for sanctioning the loans

15. As per delegation Policy 2024-25 RLP Head Scale V can sanction Loan Under Union Personal Loan Non Salaried is

- a. Rs 20 Lakhs
- b. Rs 5 Lakhs
- c. Rs 10 Lakhs
- d. Rs 25 Lakhs
- e. Rs 0 Lakhs

Answer:- Rs 20 Lakhs

16. As per Master Circular Union Personal under Tie-UP for 5 Lakhs Delegation for sanctioning loan to person having CIBIL -1 is with

- a. Branch with enhanced due diligence
- b. Branch
- c. RLP
- d. CRLC II
- e. No deviation in CIBIL Permitted in Union Personal Loan Scheme

Answer:- Branch with enhanced due diligence

17. Facilities under SRLGE scheme allowed to a customer as per Master Policy Union Personal Loan is/are

- a. Term Loan
- b. Term Loan and Overdraft
- c. Term Loan or Overdraft
- d. Overdraft
- e. Overdraft than Term Loan

Answer:- Term Loan or Overdraft

18. Maximum Deviation charges under Union Personal Loan Tie- UP A Scheme is :

- a. 100+ GST
- b. 500+ GST
- c. 750+GST

- d. 5000+ GST
- e. Nil

Answer:- 5000+ GST

19. Under the co-lending arrangement is, what is the minimum Quantum of education loan ?

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

Answer:- Rs.7.5 lakhs

20. For the approval of DSA/CSA/Car Dealer tie ups/Builder Tie-up proposals

- a. CRLC-II
- b. CRLC-I
- c. RLCC
- d. ZLCC
- e. Respective RLP Head

Answer:- CRLC-II

21. Reputed Builders should be in the business of developing/building residential units for at least ____ years and has the experience of successfully completing at least _____ residential project.

- a. 5 year, 2
- b. 3years, 2
- c. 3years, 3
- d. 3years, 1
- e. 5years, 1

Answer:- 3years, 1

22. For empanelment as Sales Executives (SE) of Reputed Builder, he/she should have the experience of working as sales executive with reputed builders for at least _____

- a. 1 year
- b. 2 years
- c. 3 years
- d. 4 years
- e. 5 years

Answer:- 3 years

23. RAV, Central Office will publish an advertisement on official website of the Bank for the empanelment of the DSAs on _____ basis for submitting the application to nearest branch/RLP.

- a. Monthly
- b. Quarterly
- c. Yearly
- d. Bi-monthly
- e. Once in 3 years

Answer:- Quarterly

24. The _____ will then issue an ID card to the empanelled DSA

- a. Branch Head
- b. RLP Head
- c. General Manager, CO
- d. Regional Head
- e. Dy.Regional Head

Answer:- Regional Head

25. _____ shall conduct the induction programmes periodically to educate the newly appointed DSA about the Bank's products, guidelines to be followed by the DSAs while handling the customers

- a. Regional offices
- b. Zonal Offices
- c. Central Office
- d. ULA's
- e. ZLC's

Answer:- Regional Offices

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

- a. 51.0%
- b. 54.4%
- c. 47.7%
- d. 48.5%
- e. 46.2%

Answer:- 48.5%

27. Our bank recently (in may 2024) renamed one of the Retail Lending scheme for making it more customer centric brand name ? Which scheme has been renamed recently?

- a. Union Mortgage

- b. Union Education
- c. Union Reverse Mortgage
- d. Union Cash
- e. Union Miles

Answer:- Union Miles

28. What is the risk weight for credit card prescribed by RBI for SCBs?

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

Answer:- 150.0%

29. What is Project LEAP?

- a. A Credit card Campaign
- b. A marketing Initiative
- c. Women Empowerment Project
- d. Employee Wellness Initiative
- e. CASA Transformation Project

Answer:- CASA Transformation Project

30. CRM Edge is integrated to various platforms to cater the customer issues/ complaints at the single platforms. Which of following platform CRM Edge is not integrated to?

- a. Bank's Core Banking solution (Finacle),
- b. Online Grievance Portal,
- c. Samadhan Portal
- d. Social media Platforms (Twitter/Facebook/Instagram)
- e. UV Connect

Answer:- Samadhan Portal