

1. What is the modification in the target group under IB Home Plus scheme according to the revised guidelines?

- A. Home Loan account should not have appeared in SMA 2 during the last 2 years.
- B. Home Loan account should not have appeared in SMA 2 during the last 1 year.
- C. Home Loan account should never have appeared in NPA.
- D. All other terms and conditions will be modified.

B. Home Loan account should not have appeared in SMA 2 during the last 1 year.

2 Which of the following is NOT an eligible course for education loans under this scheme?

- a) MBA
- b) Aeronautical engineering
- c) Diploma in Teacher Training course
- d) ICWA

Answer: c) Diploma in Teacher Training course

3. In the case of an Executive MBA program, what is the maximum loan amount which can be sanctioned.?

- a) 15 Lakh
- b) 20 Lakh
- c) 25 Lakh
- d) 30 Lakh

Answer: c) 25 Lakh

4. What is the margin requirement for an education loan amount of Rs. 4 Lac for studies in India?

a) NIL

b) 5%

c) 10%

a) 5%

Answer: a) NIL

5. For an education loan amount of Rs. 8.00 Lac for studies abroad, what will be the applicable margin?

- a) 10%
- b) 15%
- c) 20%
- d) 25%

Answer: c) 20%

6. What is the minimum margin requirement for an education loan amount of Rs. 7.50 Lac for studies in India?

- a) 5%
- b) 10%
- c) 15%
- d) 20%

Answer: A) 5%

7. What is the recommended primary security for all education loan categories?

- a) Collateral security
- b) Assignment of the future income of the student borrower
- c) Parent(s)/guardian(s)/spouse as co-borrowers
- d) Third-party guarantee

Answer: b) Assignment of the future income of the student borrower

8. Which among the following is not correct for the education loan for Executive Management Programme/Executive MBA in Premier Special , Premier Institutes & Premier Elite
- a) No collateral security required in case of Premier Elite
 - b) Collateral security required for the full amount for Premier Special and Premier Institutes.
 - c) Guarantee of PF/NPS nominee required in case of Staff borrowers
 - d) Third-party guarantee required with sufficient net worth in case of Staff Borrowers

Answer: d) Third-party guarantee required with sufficient net worth in case of Staff Borrowers .

9. What does the lock-in period represent in the context of invoking the Credit Guarantee for education loan?

- a) The period during which the loan cannot be repaid
- b) One year from the Repayment Start Date
- c) The period during which the borrower cannot avail of any other loans
- d) The period during which the loan is in default

Answer: b) One year from the Repayment Start Date

10 When can the Credit Guarantee be invoked for an education loan within the CGFSEL?

- a) Anytime during the loan tenure
- b) Within one year from the date of NPA after the lock-in period
- c) Within one year from the lock-in period, irrespective of NPA
- d) After the completion of the lock-in period

Answer: b) Within one year from the date of NPA
after the lock-in period

11. For Premier Elite institutes, what is the loan sanctioning authority for amounts up to Rs. 30.00 lakhs (and up to Rs. 40.00 lakhs for ISB)?

- a) Branch Managers upto their discretionary Power
- b) ZLSCC and above
- c) CO
- d) RAPC

Answer: a) Branch Managers upto their discretionary Power

12. What is the maximum loan limit eligible under the CGFSEL for educational loans?

- a) Rs. 5.00 Lac
- b) Rs. 7.00 Lac
- c) Rs. 7.50 Lac
- d) Rs. 10.00 Lac

Answer: c) Rs. 7.50 Lac

13. According to the scheme, what is the maximum permissible interest rate charged by a Member Lending Institution (MLI) on education loans?

- a) Bank's Benchmark rate plus 1.00%
- b) Bank's Benchmark rate plus 2.00%
- c) Bank's Benchmark rate plus 3.00%
- d) Bank's Benchmark rate plus 4.00%

Answer: b) Bank's Benchmark rate plus 2.00%

14 Which PSLP is not a part of the package under Home Loan Combo ?

A.IBVLS

B.IBCLS

C.IB Pension Loan

D.IND MORTGAGE

Answer: D

15 Minimum entry age of the applicant (for home loan

A. 18

B. 20

C. 21

D. 25

Answer: A

18.To repair / renovate an existing house / flat max amount is

A.Rs.200 lakhs

B.Rs.300 lakhs

C.Rs.100 lakhs

D.Rs.50 lakhs

Answer: B

19 To repair / renovate an existing house / flat max Max. repayment period is

A.100 months

B.120 months

C.180 months

D.160 months

Answer: B

20 To repair / renovate an existing house / flat margin is

A.30%(Minimum) on the estimate.

B.25 % Flat

C.35%(Minimum) on the estimate.

D.45%(Minimum) on the estimate.

Answer: A

21 Margin for purchase / construction of house/flat loan amount upto Rs.30 lakhs is

- A. 10%, LTV 90%
- B. 20%, LTV 80%
- C. 25%, LTV 75%
- D. 35%, LTV 75%

Answer: A

22 Margin for purchase / construction of house/flat loan amount above Rs.30 lakhs upto Rs.75 lakhs is

- A. 10%, LTV 90%
- B. 20%, LTV 80%
- C. 25%, LTV 75%
- D. 35%, LTV 75%

Answer: B

23 Margin for purchase / construction of house/flat loan amount above Rs.75 lakhs is

- A. 10%, LTV 90%
- B. 20%, LTV80%
- C. 25%, LTV75%
- D. 35%, LTV75%

Answer: C

24 IB Home loan to non resident Indians entry age of the applicant

A. Between 21 and 50 years

B. Between 18 and 50 years

C. Between 21 and 40 years

D. Between 18 and 40 years

Answer: A

25 IB Home loan to non resident Indians exit age of the applicant

A. Maximum 60 years

B. Maximum 70 years

C. Maximum 65 years

D. Maximum 75 years

Answer: A

26. For the Home Loans to be classified as Commercial Real Estate (CRE) exposure, the rate of interest shall be “... % above the applicable Home Loan interest rates based on the limit”.

A. 0.5

B. 1

C. 1.5

D. 2

Answer: B

27 Maximum loan amount under loan for purchase of house site / plot in Metro area is

A.Rs. 800 lacs

B.Rs. 1200 lacs

C.Rs. 1000 lacs

D.Rs. 500 lacs

Answer: B

28 Maximum repayment period under loan
for purchase of house site/plot

A.180 months with no holiday period

B.180 months with 6 month holiday period

C.60 months

D.150 months

Answer: A

29. In IB Pension loan, amount eligible for regular pensioners is ---- months pension with no maximum ceiling

A. 20

B. 18

C. 12

D.15

Answer: B

30. In IB Pension loan, amount eligible for family pensioners is _____ months pension subject to max

- A. 18 , 2 Lakh
- B. 15, 2 Lakh
- C. 12, No Cap
- D. 24 , No cap

Answer: C

31. Repayment period fixed in case of regular pension loan is ____ months

A. 120

B. 84

C. 72

D. 60

Answer: A

32.Repayment period fixed in case of family pension loan is _____ months

A. 60

B. 120

C. 84

D. 72

Answer: B

33. Maximum exit age for regular pensioners under IB Pension Loan Scheme is --- years

- A. 75
- B. 78
- C. 80
- D. 73

Answer: B

34 Maximum exit age for family pensioners under IB Pension Loan Scheme is --- years

- A. 73
- B. 70
- C. 75
- D. 78

Answer: C

35 Under IB Pension loan waiver of processing charges is applicable to

A. IB Retirees

B. Central Govt pensioners

C. State Govt Pensioners

D. All pensioners

Answer: A

36 Maximum eligible loan amount for Regular Pensioners is

A.No such ceiling

B.Rs. 3 lacs

C.Rs. 10 lacs

D.Rs. 5 lacs

Answer: A

37. Maximum eligible loan amount for Family Pensioners is.....

A. Rs. 2 lacs

B. Rs. 3 lacs

C. Rs. 6 lacs

D. No Cap

Answer: D

38 Maximum Entry Age for Regular Pensioners

A.75 years

B.60 years

C.70 years

D.65 years

Answer: A

39. Maximum Entry Age for Family Pensioners

A. 75 years

B. 60 years

C. 72 years

D. 65 years

Answer: C

40 Pension Loan cannot be sanctioned for _____
purpose

- A.marriage
- B.speculative
- C.education
- D.Medical

Answer: B

41. Who are not eligible for IB Pension Loan?

A. Central Govt pensioner

B. CRS RETIREES /EPF Pensioner

C. State Govt Pensioner

D. IB Retirees

Answer: B

42. Which among the following is not correct under pension loan scheme

A.CRS pensioners not eligible

B.EPF pensioners not eligible

C.Re employed pensioners not eligible

D.none of these

Answer: C

43. Maximum loan can be advanced by our bank for four wheeler is Rs

A.500 Lakh

B.100 Lakh

C.50 Lakh

D.25 Lakh

Answer: A

44. How many times of gross salary is the eligible amount of loan under IBVL, subject to other conditions

A. 12

B. 24

C. 48

D. 60

Answer: C

45 What is the maximum repayment period for two wheeler under IBVL scheme ?

- A. 48
- B. 60
- C. 72
- D. 84

Answer: A

46. What is the maximum period of extension of time permitted for completion of course, If the student is not able to complete the course within the scheduled time?

A.1 Years

B.2 Years

C.3 Years

D.4 Years

Answer: B

47 Permitted Holiday period under IBCLS is

A.1 Years

B.`2 Years

C.3 Years

D.nil

Answer: D

48.What is the maximum repayment period for IBCLS ?

A.Maximum upto 84 months subject to closure of the loan 3 months prior to superannuation

B.Maximum upto 84 months subject to closure of the loan 6 months prior to superannuation

C.Maximum upto 60 months subject to closure of the loan 3 months prior to superannuation

D.Maximum upto 60 months subject to closure of the loan 6 months prior to superannuation

Answer: A

49. What is the minimum service/experience to avail loan for purchasing 4 wheeler under IB Vehicle loan scheme?

A.1 Years

B.2 Years

C.3 Years

D.4 Years

Answer: B

50. What is the minimum service/experience to avail loan for purchasing 2 wheeler under IB Vehicle loan scheme for other category ?

A.1 Years

B.2 Years

C.3 Years

D.4 Years

Answer: B

51. What is the Minimum monthly income for NRIs to avail loan for purchase of 4-wheeler under IB Vehicle loan scheme ?

- A. Rs.10,000/-
- B. Rs.20,000/-
- C. Rs.30,000/-
- D. Rs.40,000/-

Answer: D

52.What is the Minimum residual contract for NRIs to avail loan for purchase of 4-wheeler under IB Vehicle loan scheme ?

A.1 Years

B.2 Years

C.3 Years

D.4 Years

Answer:C

53. What is the maximum loan amount for purchase of used two wheeler?

A.1 Lakh

B.2 Lakh

C.5 Lakh

D. No Loan can be granted for Used Two Wheeler.

Answer:D No Loan can be granted for Used Two Wheeler.

54. What is the Minimum Gross monthly income of salaried class to avail loan for purchase of 4-wheeler under IB Vehicle loan scheme ?

A.Rs.10,000/-

B.Rs.25,000/-

C.Rs.30,000/-

D.Rs.40,000/-

Answer:B

55. What is the Minimum Gross monthly income of pensioner to avail loan for purchase of 4-wheeler under IB Vehicle loan scheme ?

A.Rs.10,000/-

B.Rs.15,000/-

C.Rs.20,000/-

D.Rs.40,000/-

Answer:C

56. What is the Minimum Gross monthly income of Professional & Self Employed / Businessmen to avail loan for purchase of 4-wheeler under IB Vehicle loan scheme ?

A.Gross Annual Income of Rs. 3.00 lakhs above

B.Gross Annual Income of Rs. 2.50 lakhs above

C.Gross Annual Income of Rs. 4.00 lakhs above

D.Gross Annual Income of Rs. 5.00 lakhs above

Answer: A

57. What is the Minimum Gross monthly income of pensioner to avail loan for purchase of 2-wheeler under IB Vehicle loan scheme ?

A.Rs.10,000/-

B.Rs.15,000/-

C.Rs.20,000/-

D.Rs.40,000/-

Answer:A

58. What is the maximum loan ceiling for purchase of two wheeler?

- A.Branch upto Rs.10 Lakh/- ZLCC Upto 20 Lakh
- B.Branch upto Rs.50 lakh ZLCC Upto 100 Lakh
- C. Branch upto Rs.100 Lakh ZLCC Upto 200 Lakh
- D. Branch Upto Rs.200 Lakh ZLCC Upto 300 lakh

Answer:A

59. What is the maximum loan ceiling for purchase of four wheeler?

A.Rs.50,00,000/-

B.Rs.5,00,00,000/-

C.Rs.1,00,00,000/-

D.Rs.2,00,00,000/-

Answer:B

60. What is the quantum of loan under IB loan against Sovereign Gold Bonds (SGB) ?

- A. 50% of the average market price of 24 carat gold
- B. 60% of the average market price of 24 carat gold
- C. 70% of the average market price of 24 carat gold
- D. 90% of the average market price of 24 carat gold

Answer: C

61 . What is the minimum loan that can be sanctioned under IB loan against Sovereign Gold Bonds (SGB) ?

- A. Rs.10,000/-
- B. Rs.25,000/-
- C. Rs.30,000/-
- D. No stipulation of minimum Loan amount

Answer: B

62. What is the maximum loan that can be sanctioned under IB loan against Sovereign Gold Bonds (SGB) ?

- A. Rs.10,000/-
- B. Rs.25,000/-
- C. Rs.30,000/-
- D. No Limit

Answer: D

63. What will be Repayment Terms for a loan sanctioned under IB loan against Sovereign Gold Bonds (SGB) ?

A.EMI

B.Bullet repayment along with interest at the end of term

C.PMI

D.Any of the above

Answer: B

64. What is the Minimum and maximum loan amount which can be sanctioned under Ind Mortgage scheme

A. Minimum Rs 5 Lakh Maximum Rs. 2500 Lakh

B. Minimum Rs 10 Lakh Maximum Rs. 2000 Lakh

C. Minimum Rs 1 Lakh Maximum Rs. 500 Lakh

D. Minimum Rs 1 Lakh Maximum Rs. 300 Lakh

Answer: A

65. What is the minimum entry age for Ind Mortgage Loan?

A.18 Years

B.21 Years

C.30 Years

D.35 Years

Answer: A

66. What is the exit age for salaried person under Ind Mortgage Loan?

A.60 years

B.70 years or date of retirement, whichever is earlier.

C.50 years

D.60 years or date of retirement, whichever is earlier.

Answer: D

67. What is the exit age for pensioner under Ind Mortgage Loan?

A.60 years

B.70 years

C.50 years

D.5 years after date of retirement,

Answer: B

68. What is the Minimum Monthly Gross Income for salaried person under Ind Mortgage Loan?

- A. Rs.10,000/-
- B. Rs.25,000/-
- C. Rs.50,000/-
- D. Rs.1,00,000/-

Answer: B

69. What is the Minimum Monthly Gross Income for other category under Ind Mortgage Loan?

A. Annual Taxable Income of Rs.2.50 lakh.

B. Annual Taxable Income of Rs.2.00 lakh.

C. Annual Taxable Income of Rs.3.00 lakh.

D. Annual Taxable Income of Rs.5.00 lakh.

Answer:C

70. What is the minimum quantum of finance for salaried person under Ind Mortgage Loan?

A.Rs.5,00,000/-

B.Rs.50,00,000/-

C.Rs.1,00,00,000/-

D.Rs.2,00,00,000/-

Answer:A

71. What is the minimum quantum of finance for Business Class (Firms / Companies etc) under Ind Mortgage Loan?

A. Rs.5,00,000/-

B.Rs.50,00,000/-

C.Rs.1,00,00,000/-

D.Rs.2,00,00,000/-

Answer:A

72.What is the maximum quantum of finance for salaried person under Ind Mortgage Loan, if the property is situated in Tier I / Tier II centres?

A.Rs.5,00,000/-

B.Rs.50,00,000/-

C.Rs.1,00,00,000/-

D. Rs.2,00,00,000/-

Answer:D

73.What is the maximum quantum of finance for salaried person under Ind Mortgage Loan, if the property is situated in other than Tier I / Tier II centres?

A.Rs.5,00,000/-

B.Rs.50,00,000/-

C.Rs.1,00,00,000/-

D.Rs.2,00,00,000/-

Answer:C

74. What is the minimum age to avail loan against NSC / KVP / LIC Policy / RBI Bonds ?

A.18 Years

B.21 Years

C.30 Years

D.35 Years

Answer:A

75. What is the maximum amount which can be sanctioned as OD under loan against NSC / KVP / LIC Policy / RBI Bonds ?

A.Rs.10 Lakh

B.Rs.25 Lakh

C.Rs. 50 Lakh

D.No upper ceiling

Answer:D

76. What is the margin for an individual under loan against NSC / KVP / LIC Policy / RBI Bonds ?

- A. 20%
- B. 25%
- C. 40%
- D. 50%

Answer:A

78. What is the maximum repayment period for loan against NSC/KVP under loan against NSC / KVP / LIC Policy / RBI Bonds ?

A.5 Years or maturity whichever is earlier

B.3 Years or maturity whichever is earlier

C.4 Years or maturity whichever is earlier

D.6 Years or maturity whichever is earlier

Answer: A

79. What is the minimum age to avail loan against Deposit?

A.18 Years

B.21 Years

C.30 Years

D.No such restriction

Answer: A

80. "What will be applicable rate of interest for loan against 3rd Party Deposit under loan against Deposit scheme ?"

A. Deposit + 1%

B. Deposit + 2%

C. 10%

D. 10.80%

Answer:D

81. What is the maximum repayment period under IB home enrich scheme?

- A. Maximum 30 years or 70 years of age borrower whichever is earlier
- B. Maximum 10 years or 70 years of age borrower whichever is earlier
- C. Maximum 20 years or 70 years of age borrower whichever is earlier
- D. Maximum 10 years or 60 years of age borrower whichever is earlier

Answer: B

82. What is the purpose for IB Home Improve scheme?

A.Purchase of household furniture & fixture items including Solar System.

B.Repair of existing House

C.Renovation

D.Construction of a house

Answer:A

83. "What is the minimum Net Take Home Pay is If Gross Annual Income of the Proponents (Individually or Jointly) is up to Rs.15.00lakh under IB Home loan schemes?"

A.THP after proposed loan EMI should not be less than 30% of the Gross Annual Income

B.THP after proposed loan EMI should not be less than 50,000

C.THP after proposed loan EMI should not be less than 40% of the Gross Annual Income

D.A and B

Answer:C

84 "What is the minimum Net Take Home Pay if Gross Annual Income of the Proponents (Individually or Jointly) is more than Rs.15.00lakh under IB Home loan schemes?"

A.THP after proposed loan EMI should not be less than 30% of the Gross Annual Income

B.THP after proposed loan EMI should not be less than 50,000

C.THP after proposed loan EMI should not be less than 40% of the Gross Annual Income

D.A and B

Answer - B

85- Payment to DSA commission will be made on disbursement of _____ of the sanctioned loan amount?

- A. 75%
- B. 50%
- C. 25%
- D. 20%

Answer- D

86- For housing loan Regular employees of Central Government / State Government / PSUs/ Government or Government aided Educational Institutions with salary statement from the existing employer for at least _____ required?

- A. 3 months
- B. 6 months
- C. 12 months
- D. 24 months

Answer- A

87- For housing loan to Regular employees* of MNCs/Reputed Companies (Externally rated as BBB or above) with salary statement from the existing employer for at least previous 3-months subject to the condition that they have total experience of minimum _____ ?

- A. 2 years
- B. 3 years
- C. 1 years
- D. 6 months

Answer- A

88-What is the maximum ceiling amount for housing loan for purchase ?

- A. 10 Crores
- B. 5 Crores
- C. 20 Crores
- D. No maximum ceiling, Maximum amount will be as per the delegated power of the respective scale.

Answer- D

89- for home loan under CRE exposure what could be the maximum loan tenure?

- A. 25 years
- B. 30 years
- C. 20 years
- D. 35 years

Answer- A

90 - For Home Loan for Purchase of Plot and construction of House thereof / Flat under construction by builders what could be the maximum holiday period given?

- A. 36 months
- B. 18 months
- C. 24 months
- D. 12 months

Answer- C

91 - For IB Home Loan to NRI ,what will be the maximum entry age of borrower?

- A. 50 years
- B. 60 years
- C. 70 years
- D. 45 years

Answer- A

92– for LOAN FOR PURCHASE OF HOUSE SITE / PLOT BY RESIDENTS / NRIs, what could be the maximum loan amount at urban centre ?

- A. 1200 lakhs
- B. 600 lakhs
- C. 200 lakhs
- D. 500 lakhs

Answer- B

93– for Elite category HL/VL customers, what will be minimum CIBIL score?

- A. 726
- B. 700
- C. 751
- D. 775

Answer- A

94– What is maximum vehicle loan amount for new car under IB vehicle loan?

- A. 200 lakh
- B. 300 lakh
- C. 500 lakh
- D. 100 lakh

Answer- C

95 Minimum Loan Limit under ODAD?

- a. 1000/
- b. 5000/
- c. 10000/
- d. No such limit

Answer- A

96. Maximum Loan Limit under OD
against the Term Deposit

- a. 1,00,000/
- b. 5,00,000/
- c. 10,00,000/
- d. No such limit

Answer- D

97. Minimum Limit under Secure Credit card?

- a. 10000/
- b. 25000/
- c. 50000/
- d. No such limit

Answer- B

98. Prior permission of to be obtained for closure of Home Loan accounts through single credit of more than Rs.25.00 Lakhs and to release the Security

A RAPC

B ZLSCC

C ZLCC

D Retail Asset Department, CO

Answer- B



Thank You