



MCQ on Branch Expansion policy

- Q.1 Central estate committee is responsible for-----
- A. Scrutiny of Proposals received regarding Premises
  - B. Fixation of reserve price for the properties to be monitised
  - C. Documenting the minutes of meetings
  - D. All the above

ANS: D

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- Q.2 What is the space norms for New/Alternative Premises in case of large branches(Domestic) at Metro centres?
- A. 1800 Sq. Ft.
  - B. 1400 Sq Ft
  - C. 1500 Sq Ft
  - D. 1700 Sq Ft

ANS: B

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- Q.3 For any deviation in space norms for renewal of existing premises who is the competent authority?
- A. COLCC(ED)
  - B. GM (CRO)
  - C. DGM(Estate)
  - D. COLCC(GM)

ANS: D

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- Q.4 Which of the following is/are true regarding space norm for New/Alternative branch
- A. The space requirement for small rural branch is 1200 Sq.ft
  - B. The space requirement for small rural branch is 1300 Sq.ft
  - C. The space requirement for small rural branch is 1400 Sq.ft
  - D. The space requirement for small rural branch is 1500 Sq.ft

ANS: A

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- Q.5 Sanctioning authorities may permit maximum surplus area of \_\_\_\_ space norm for administrative offices
- A. 180 Sq.ft
  - B. 150 Sq.ft
  - C. 100 Sq.ft
  - D. 170 Sq.ft

ANS: B

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Q.7 For all centres escalation in rent during lease period in every 5 years is up to \_\_\_\_ under ZOLCC authority  
A. 0.1 B. 0.15  
C. 0.2 D. 0.25  
ANS: B

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Q.8 During the process of identification of new/alternate premises in rural and semi urban areas if the expected rent exceeds Rs.\_\_\_\_\_, Advertisement to be published in local newspapers and Bank's website  
A. 30000 B. 10000  
C. 25000 D. 20000  
ANS: C

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Q.9 Customer area in the branches to be larger preferably about\_\_\_\_\_ of the carpet space  
A. 0.5 B. 0.6  
C. 0.7 D. 0.75  
ANS: B

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Q.10 Zonal offices having lead bank cell is permitted additional space of-----  
A. 200 Sq.ft B. 300 Sq.ft  
C. 250 Sq.ft D. 150 Sq.ft  
ANS: B

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Q.11 Maximum Space norms for BSC/KIOSK/Extn Counter is....  
A. 300 Sq.ft B. 200 Sq.ft  
C. 100 Sq.ft D. 150 Sq.ft  
ANS: A

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- Q.13 What is carpet area as per Premises policy
- |    |  |    |   |
|----|--|----|---|
| A. | Area of the premises excluding walls/columns, staircases, verandah, Corridors and passages | B. | Area of the premises including walls/columns, staircases, verandah, Corridors |
| C. | Area of the premises less parking, ATM, BNA, Kiosk /E lounge, lobby                        | D. | All the above   |

ANS: A

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- Q.14 Who is the competent authority for increase in rent up to Rs.25000/- per month if it is necessary during currency of lease
- |    |             |    |           |
|----|-------------|----|-----------|
| A. | COLCC(ED)   | B. | GM (CRO)  |
| C. | DGM(Estate) | D. | COLCC(GM) |

ANS: D

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- Q.15 In any case minimum period of lease should not be less than \_\_\_ years, except lease offered by Govt. Dept/PSB/PSUs
- |    |    |    |    |
|----|----|----|----|
| A. | 7  | B. | 5  |
| C. | 10 | D. | 15 |

ANS: C

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- Q.16 During renewal of lease, rent advance on the enhanced rent is -----
- |    |                                |    |                            |
|----|--------------------------------|----|----------------------------|
| A. | Permitted                      | B. | Permitted for Zonal office |
| C. | Permitted for Corporate office | D. | Not Permitted              |

ANS: D

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- Q.17 Rent rate of premises will be based on which one of the following?
- |    |              |    |                     |
|----|--------------|----|---------------------|
| A. | Covered area | B. | Super built up area |
| C. | Carpet area  | D. | All the three       |

ANS: C

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- Q.19 Maximum ceiling is \_\_\_\_\_ for 5 years escalation in rent for branches
- A. 0.1
  - B. 0.15
  - C. 0.2
  - D. 0.25

ANS: C

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- Q.20 Temporary lease of premises can be considered for a maximum period of \_\_\_\_\_ months
- A. 3 months
  - B. 6 months
  - C. 5 months
  - D. 12 months

ANS: B

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- Q.21 Acceptance of the sanctioned terms of lease should be obtained from the owner within a period of.....
- A. 15 days only, Not extendable
  - B. 15 days extendable by another 15 days under exceptional circumstances
  - C. 30 days only, Not extendable
  - D. 45 days only, Not extendable

ANS: B

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- Q.22 Lease deed should be registered within \_\_\_\_\_ days of sanction
- A. 60
  - B. 45
  - C. 30
  - D. 15

ANS: C

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- Q.23 Which guidelines needs to be followed by the bank to sanction alternate and new premises if the rent amount exceeds 1 Lakh in metro and 50,000/- in other areas
- A. CVC guidelines
  - B. Ministry of Finance guidelines
  - C. RBI guidelines
  - D. Guidelines approved by the board of directors of bank

ANS: A

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Q.25 Lease deed should be as per bank format only and \_\_\_\_\_ is the authority for any amendment in the lease format

- A. COLCC (ED)
- B. GM (CRO)
- C. DGM (ESTATE)
- D. COLCC (GM)

ANS: D

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Q.26 All Sanctions Fresh/Renewal of premises lease should be entered in the portal-----

- A. IB RENTAL
- B. IB PREMISES
- C. IB LEASED PREMISES
- D. No Portal available

ANS: B

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Q.27 What is the ideal space required for ATMs?

- A. 60-80 Sq ft
- B. 60-90 Sq ft
- C. 60-100 Sq ft
- D. 80-120 Sq ft

ANS: C

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Q.28 How much is escalation in rent for ATM every 5 years?

- A. 5 to 10 %
- B. 10 to 15 %
- C. 10 to 20 %
- D. 15 to 25 %

ANS: C

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Q.29 What is the ideal space required for E-lounge?

- A. 140-200 Sq ft
- B. 160-190 Sq ft
- C. 60-100 Sq ft
- D. 80-120 Sq ft

ANS: A

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- Q.31 The area of the ATMs at railway stations shall be \_\_\_\_ only
- A. 10 sq.mt
  - B. 06 sq.mt
  - C. 08 sq.mt
  - D. No Such restriction

ANS: B

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- Q.32 Minimum power requirement required for opening branch shall be approximately \_\_\_\_KWP for 1300 sq.ft and \_\_\_\_ KWP for 1500 sq.ft area
- A. 5 & 10
  - B. 15 & 20
  - C. 10 & 15
  - D. 20 & 25

ANS: D

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- Q.33 Zonal Manager should ensure that the existing leased premises should be surrendered within \_\_\_\_ days from the date of occupation of alternate premises
- A. 100
  - B. 90
  - C. 60
  - D. 30

ANS: D

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- Q.34 If the age of the building is more than \_\_\_\_ years, structural stability certificate should be obtained from Approved/Govt. valuer clearly mentioning the residual life of the building
- A. 20
  - B. 25
  - C. 30
  - D. 40

ANS: C

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- Q.35 What is the ideal space for ATM /BNA?
- A. 60-80 Sq ft
  - B. 60-90 Sq ft
  - C. 60-100 Sq ft
  - D. 80-120 Sq ft

ANS: D

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- Q.37 Requisite notice for vacation should be given to the landlord well in advance as per agreed terms preferably \_\_\_ months prior to the scheduled vacation of premises
- A. 1 month B. 2 month  
C. 3 months D. 6 months

ANS: C

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- Q.38 Premises rent does not remain unpaid for more than \_\_\_
- A. 1 month B. 2 month  
C. 3 months D. 6 months

ANS: A

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- Q.39 Availability of minimum power of \_\_\_\_\_ should be ensured for installing ATM.
- A. 7 KVA B. 10 KVA  
C. 20 KVA D. 15 KVA

ANS: A

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- Q.40 Air Conditioners to be purchased for branch should be minimum \_\_\_\_\_ Rating
- A. 1 Star B. 3 Star  
C. 5 Star D. 7 Star

ANS: B

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