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Section 1: Baroda Home Loan & bob Green Home Loan

Q1. What concession in the Rate of Interest (ROI) is offered under the bob Green Home Loan?

- A) 5 bps
- B) 10 bps
- C) 15 bps
- D) 25 bps

Answer: B) 10 bps

Q2. Which of the following agencies is approved for certifying green housing projects under the bob Green Home Loan?

- A) IGBC
- B) GRIHA
- C) LEED
- D) All of the above

Answer: D) All of the above

Q3. What is the minimum and maximum entry age for a borrower under the bob Green Home Loan?

A) 18 to 60 years

B) 21 to 60 years

C) 21 to 70 years

D) 18 to 70 years

Answer: B) 21 to 60 years

Q4. Under bob Green Home Loan, what concession is provided on card rates for fees & charges?

A) 25%

B) 40%

C) 50%

D) 100%

Answer: C) 50%

Q5. Is standalone plot purchase permitted under the bob Green Home Loan?

A) Yes, up to Rs. 50 Lakhs

B) Yes, with 50% margin

C) Standalone plot purchase is not permitted

D) Permitted only in metro areas

Answer: C) Standalone plot purchase is not permitted

Q6. What is the maximum loan repayment tenure allowed for a standard Baroda Home Loan?

A) 20 years

B) 25 years

C) 30 years

D) 35 years

Answer: C) 30 years

Q7. What is the maximum moratorium period available under the Baroda Home Loan?

A) 12 months

B) 24 months

C) 36 months

D) 48 months

Answer: C) 36 months

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Q8. The interest rate on a Baroda Home Loan is linked to which benchmark rate?

A) MCLR

B) BRLLR

C) T-Bill rate

D) Base Rate

Answer: B) BRLLR

Q9. How frequently is the interest rate reset for floating rate Baroda Home Loans linked to BRLLR?

A) Daily

B) Monthly

C) Quarterly

D) Half-Yearly

Answer: B) Monthly

Q10. How is interest charged on a standard Baroda Home Loan?

A) Monthly Reducing Balance

B) Annual Reducing Balance

C) Daily Reducing Balance

D) Flat Rate Basis

Answer: C) Daily Reducing Balance

Q11. What is the maximum loan amount under Baroda Home Loan for properties located in Mumbai?

A) Rs. 7.50 Crores

B) Rs. 10.00 Crores

C) Rs. 15.00 Crores

D) Rs. 20.00 Crores

Answer: D) Rs. 20.00 Crores

Q12. What is the maximum home loan amount for Hyderabad, New Delhi (including NCR), and Bengaluru?

A) Rs. 5.00 Crores

B) Rs. 7.50 Crores

C) Rs. 10.00 Crores

D) Rs. 20.00 Crores

Answer: B) Rs. 7.50 Crores



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Q13. What is the maximum home loan limit for Chandigarh, Panchkula & Mohali?