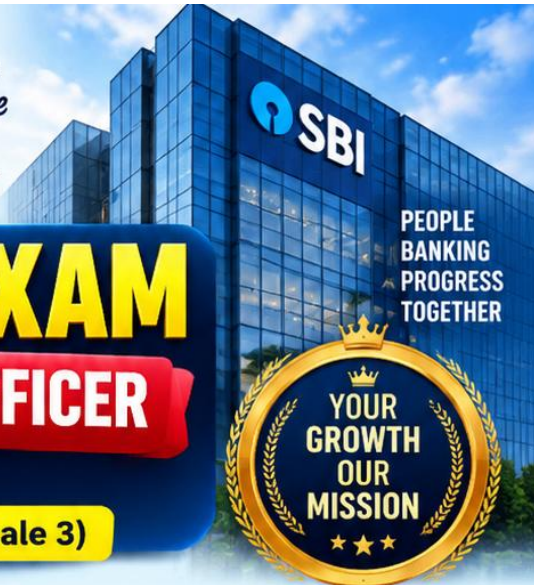




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Section 1: Loans to Salaried Employees Having Salary Account with SBI & Real-Time Xpress Credit (RTXC)

1. What is the maximum loan amount available under SBI Loans to Salaried Employees?

A) ₹20 lakhs

B) ₹30 lakhs

C) ₹50 lakhs

D) ₹1 crore

Answer: C) ₹50 lakhs

2. What is the starting interest rate mentioned for Loans to Salaried Employees?

A) 8.50%

B) 9.15%

C) 9.60%

D) 10.00%

Answer: D) 10.00%

3. Which of the following is a feature of SBI Loans to Salaried Employees?

A) Mandatory third-party guarantee

B) Daily reducing balance or Overdraft with reducing DP

C) Compulsory tangible collateral

D) Fixed interest rate only

Answer: B) Daily reducing balance or Overdraft with reducing DP

4. What is the minimum net monthly salary required for Government/Defence Sector employees under Loans to Salaried Employees?

A) ₹15,000

B) ₹20,000

C) ₹25,000

D) ₹30,000

Answer: B) ₹20,000

5. What is the minimum net monthly salary required for Corporate Sector employees?

A) ₹20,000

B) ₹25,000

C) ₹30,000

D) ₹35,000

Answer: B) ₹25,000

6. What is the minimum loan amount under Loans to Salaried Employees?

A) ₹25,000

B) ₹50,000

C) ₹1 lakh

D) ₹2 lakhs

Answer: C) ₹1 lakh

7. The maximum loan amount of ₹50 lakh is subject to an EMI/NMI Ratio up to what percentage?

A) 50%

B) 55%

C) 60%

D) 65%

Answer: D) 65%

8. Besides the EMI/NMI ratio cap, the maximum loan amount is capped at how many times the Net Monthly Income (NMI)?

A) 20-times NMI

B) 24-times NMI

C) 30-times NMI

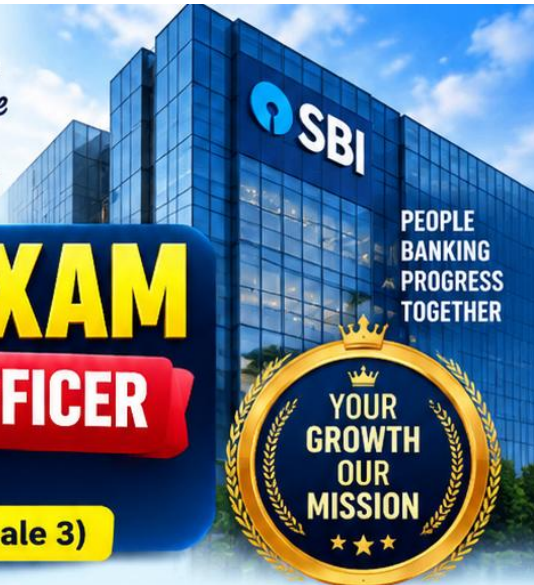
D) 36-times NMI

Answer: C) 30-times NMI



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9. What is the minimum service requirement for Government/Defence Sector employees?

A) 3 months

B) 6 months

C) 12 months

D) 24 months

Answer: B) 6 months

10. What is the minimum service requirement for Corporate Sector employees?

A) 6 months

B) 12 months

C) 18 months

D) 24 months

Answer: B) 12 months

11. What is the standard entry age criteria for salaried loans?

A) 18 to 60 years

B) 21 to 58 years

C) 21 to 60 years

D) 21 to 65 years

Answer: C) 21 to 60 years

12. When can loans to Government/Defence sector employees aged over 60 years be considered?

A) Never

B) If they are in service, on a case-to-case basis

C) Only if backed by 100% liquid security

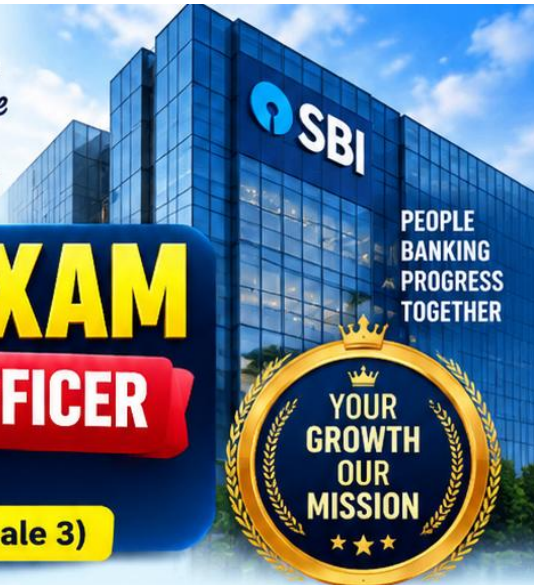
D) Only with a co-borrower under 30

Answer: B) If they are in service, on a case-to-case basis



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13. What is the standard processing fee for Loans to Salaried Employees?