



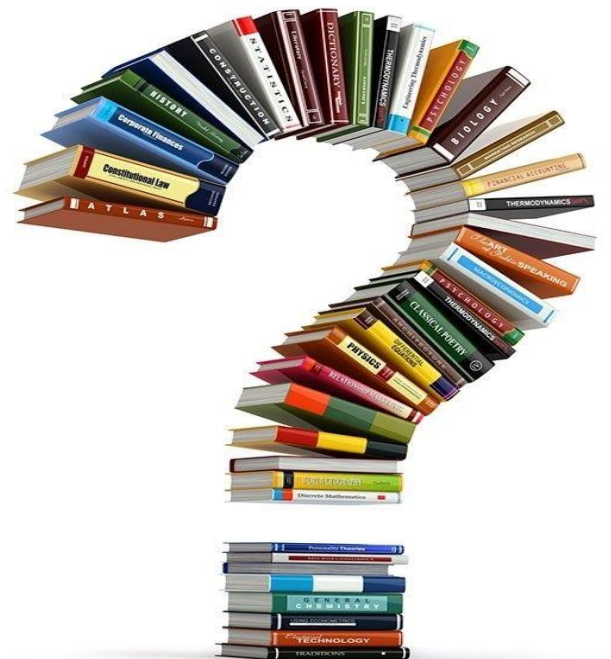
# MCQs Booklet 2024-25

## MSME Schemes

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***MCQ FOR PROMOTION EXAMINATION  
2024-25 ON MSME PRODUCTS***

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<b>1</b>	<b>Under Union parivahan Scheme, the cost of accessories should not exceed-</b>
A	2 % of actual cost of vehicle
B	3% of actual cost of vehicle
C	5% of actual cost of vehicle
D	10% of actual cost of vehicle
E	15% of actual cost of vehicle
<b>2</b>	<b>What is the minimum and maximum amount of loan under Union Nari shakti Scheme is--</b>
A	Min. Rs.2.00 lacs and max. Rs.10.00cr
B	Min. above Rs 2.00 lacs and Max. Rs.10.00 Cr
C	Min Rs 10 Lakhs Max. Rs. 5.00 cr
D	Min. above Rs.10 Lacs and max Rs.100.00 cr
E	Min.2.00 lacs and Max Rs.200.00 lacs
<b>3</b>	<b>Under Union Professional Scheme, Residual life of the property should be at least ..... years more than the repayment tenor of the loan and the fact is to be certified by empanelled valuer--</b>
A	5 Yrs
B	10 Yrs
C	15 Yrs
D	20 Yrs
E	30 Yrs
<b>4</b>	<b>Under Union MSME Suvidha Scheme, In case of Lease holds property, unexpired lease period should be atleast ..... years longer than the repayment period.</b>
A	2
B	3
C	5
D	7
E	10
<b>5</b>	<b>Which among the following is not the purpose for which Union Sanjeevani Scheme can be sanctioned?</b>
A	Term loan: for setting up of oxygen plant with power back up (for purchase of generator set/ inverter) in the hospital for medical use.
B	Working capital needs of Hospitals
C	LC: For import of Capital goods
D	TL: For units engaged in manufacturing of liquid oxygen, oxygen cylinders etc.
E	All of the above are correct
<b>6</b>	<b>Margin requirements for availing credit under Union Mudra Scheme--</b>
A	5% for Sishu loan, 10% for Kishore loan & 25% for Tarun loan category
B	0% for Sishu loan, 10% for Kishore loan & 25% for Tarun loan category
C	5% for Sishu loan, 15% for Kishore loan & 25% for Tarun loan category

D	10% for Sishu loan, 20% for Kishore loan & 25% for Tarun loan category
E	None of these
7	<p><b>Which of the following statements are correct Under Union MSME Suvidha Scheme?</b></p> <p>A) OD amount of Rs 5 Crore can be sanctioned          B) Min. Rs.10 Lacs and max Rs.50.00 cr can be sanctioned          C) All The units irrespective of constitution are eligible          D) In case of Individual / Proprietorship, entry age is restricted up to 70 Yrs          E) No enhancement for unrated accounts eligible for external rating.</p>
A	A,B C are correct
B	A, B & D are correct
C	A, C and E are correct
D	A, C, D & E are correct
E	All of the above are correct
8	<p><b>Which among the following is incorrect in respect of eligibility under the scheme Union Aarogyam?</b></p> <p>A) Eco system engaged in building/servicing Healthcare Infrastructure.          B) All other units, other than hospitals who are engaged in manufacture and supply of healthcare services          C) Current accounts should not be maintained with other Bank's          D) Credit rating should be between CR 1 to CR 5          E) No relevance to the Credit Rating as the product is to support healthcare sector</p>
9	<p><b>Who among the following is eligible for borrowing under Union Sanjeevani Scheme?</b></p> <p>A) MSMEs- manufacturers and suppliers of medical oxygen, oxygen cylinders          B) Accounts eligible under ECLGS 4.00/UGECL4.00          C) Hospital/nursing homes with constitution as individual/ proprietor/ Partnership/ Corporate/ Trust/ Society etc.          D) Credit facility of Rs above 10 lakhs upto Rs 200 Lakhs          E) Accounts whose Credit rating is between CR-1 to CR-5</p>
A	A,B C are correct
B	A, B & D are correct
C	A, C and E are correct
D	A, C, D & E are correct
E	All of the above are correct
10	<p><b>Under Union rent scheme, which of the following statement is true--</b></p> <p>(i) Alternate property be mortgaged in absence of property from which rent is received.          (ii) The value of such alternate property is not less than 150% of the loan amount</p>

A	statement (i) only
B	Statement (ii) only
C	Statement (i) & (ii) both
D	Statement (i) is correct but statement (ii) is incorrect
E	None of the above
<b>11</b>	<b>Credit rating requirement for take over of limits under Union Alankar scheme is ---</b>
A	UBC/CR-3 or better
B	UBC/CR-4 or better
C	UBC/CR-5 or better
D	UBC/CR-3/4 or better
E	Rating not applicable
<b>12</b>	<b>Quantum of Overdraft limit under Union Liqui Property scheme can be considered up to--</b>
A	10% of turnover as per last audited financials
B	10% of turnover as per projected financials
C	20% of turnover as per last audited financials
D	20% of turnover as per projected financials
E	As per method mentioned in Loan policy
<b>13</b>	<b>While issuing Mudra Card to the borrowers for accessing credit on flexible manner, upto what extent of working capital limits can be used through Mudra Cards?</b>
A	15% of sanctioned limit subject to a minimum and maximum of Rs.50000/-
B	20% of sanctioned limit subject to a minimum Rs.5000/- and maximum of Rs.50000/-
C	25% of sanctioned limit subject to a minimum and maximum of Rs.50000/-
D	10% of sanctioned limit subject to a minimum and maximum of Rs.50000/-
E	10% of sanctioned limit subject to a minimum and maximum of Rs.50000/-
<b>14</b>	<b>Which of the following is incorrect regarding margin requirements in case of Union Ayushman Plus Scheme?</b>
A	For Purchase of Equipment & Vehicle: 15%
B	Construction / Acquisition of premises (Including/ Expansion/ Renovation / Modernization of Existing premises): 25%
C	Wherever the loan is for Purchase of Site and Construction of Hospital/ Clinic, financing the Cost of Land/ Site shall be restricted to 50% of the Total Project Cost
D	LC/BG: Minimum Cash Margin: 15%
E	All are correct
<b>15</b>	<b>Maximum Quantum of loan under the Union Equipment finance scheme--</b>
A	20% of sanctioned WC limit or Rs 50 cr whichever is less
B	25% of sanctioned WC limit or Rs 20 cr whichever is less
C	15% of sanctioned WC limit or Rs 25 cr whichever is less
D	20% of sanctioned limit or Rs 15 cr whichever is less

E	Minimum Rs 10 lakhs and maximum Rs 50 Crore
<b>16</b>	<b>The Minimum and Maximum amt of loan can be sanctioned under Union GST Gain scheme is-</b>
A	Rs.10 lakhs to Rs.500 lakhs
B	above Rs.10 lakhs to Rs.500 lakhs
C	upto Rs.500 lakhs
D	above Rs.5 lakhs to Rs.500 lakhs
E	above Rs.10 lakhs to Rs.200 lakhs
<b>17</b>	<b>The Max. quantum of loan that can be sanctioned under Union Parivahan Scheme is-</b>
A	Rs.100 lakhs
B	Rs.200 lakhs
C	Rs.500 lakhs
D	Rs.1000 lakhs
E	Rs.1500 lakhs
<b>18</b>	<b>Under Union Nari Shakti Scheme the Maximum amt of loan that can be sanctioned to SHG is Rs --</b>
A	5 Lakhs
B	10 lakhs
C	15 Lakhs
D	20 Lakhs
E	25 lakhs
<b>19</b>	<b>The PM SVANidhi scheme is funded and monitored by which ministry?</b>
A	Ministry of housing and Urban affairs
B	Ministry of finance
C	Ministry of MSME
D	Ministry of housing and poverty alleviation
E	None of the above
<b>20</b>	<b>The stand up india scheme is for--</b>
A	Women Beneficairies
B	SC/ST and OBC beneficiaries
C	Women, SC/ST and OBC beneficiaries
D	SC/ST and or Women Beneficiaries
E	For all irrespective of constitution
<b>21</b>	<b>The minimum and maximum capacity of solar units financed under union Solar Scheme -</b>
A	Solar units with minimum capacity of 10-20 kW and maximum capacity of 4 MW to be financed under the scheme
B	Solar units with minimum capacity of 10-15 kW and maximum capacity of 2 MW to be financed under the scheme
C	Solar units with minimum capacity of 10 kW and maximum capacity of 2 MW to be financed under the scheme

D	Solar units with minimum capacity of 20 kW and maximum capacity of 2 MW to be financed under the scheme
E	Solar units with minimum capacity of 5 kW and maximum capacity of 2 MW to be financed under the scheme
<b>22</b>	<b>An entity will be considered as start up if--</b>
A	It is incorporated as company for more than 10 yrs
B	Turnover of the entity for any of the financial years since incorporation/ registration has not exceeded Rs. 100 crore
C	Entity is working towards innovation
D	Only B & C are correct
E	All are correct
<b>23</b>	<b>The Computation of Bank Finance will be under Union Turnover Plus--</b>
A	30% of Digital Portion of Projected Sales,25% of balance portion of Projected Sales
B	25% of Digital Portion of Projected Sales,30% of balance portion of Projected Sales
C	20% of Digital Portion of Projected Sales,30% of balance portion of Projected Sales
D	30% of Digital Portion of Projected Sales,20% of balance portion of Projected Sales
E	None of the above are correct
<b>24</b>	<b>Identify the correct set of Statement Under Union MSME Suvidha Scheme</b>
	A) Open plots may be accepted under Union MSME Suvidha Scheme by ZLCC & above.
	B) <b>Security Coverage:</b> Minimum 75% (125 % for OD facility) of the loan amount by way of immovable properties
	C) Inbuilt top up loan with a cap of 20% can be sanctioned under the scheme
	D) Top up limit to be allowed maximum 3 times only and upto Rs 5 Crores
	E) Submission of stock statement upto 1 crore is on monthly basis
A	A,B C are correct
B	B,C & D are correct
C	A, C and E are correct
D	A, C, D & E are correct
E	All of the above are correct
<b>25</b>	<b>The quantum of loan under Union Solar Scheme is-</b>
A	Minimum: Above Rs 10 lakh, Maximum: Rs 16.00 Crore
B	Minimum: Above Rs 10 lakh, Maximum: Rs 10.00 Crore
C	Minimum: Rs 10 lakh, Maximum: Rs 8.00 Crore
D	Minimum: Rs 10 lakh, Maximum: Rs 8.00 Crore
E	Minimum: Rs 10 lakh, Maximum: Rs 10.00 Crore
<b>26</b>	<b>What is the maximum quantum of loan under Union Professional Scheme is-</b>



A	2 Crore
B	5 Crore
C	10 Crore
D	25 Crore
E	None of the above
<b>27</b>	<b>The bench mark Current ratio (CR) in Union Liqui Property scheme is -</b>
A	Not below 1.00
B	Not below 1.15
C	Not below 1.17
D	Not below 1.20
E	As per Loan policy
<b>28</b>	<b>An entity shall cease to be a Startup on completion of ten years from the date of its incorporation/registration or if its turnover for any previous year exceeds-</b>
A	Rs 50 crore
B	Rs 100 crore
C	Rs 150 crore
D	Rs 75 crore
E	Rs 200 crore
<b>29</b>	<b>The Credit facilities that are to be sanctioned under Union Turnover Plus are -</b>
A	Fund based working capital requirement
B	Fund and Non fund based limits
C	Term loans
D	Both term loan and WC
E	All of the above are correct
<b>30</b>	<b>Which of the following stement is incorrect under Union GST Gain scheme -</b>
A	The unit to avail credit limits under sole banking arrangements
B	Minimum 75% of the turnover is to be routed through Current/CC account
C	The GST Returns for the last 12 months are to be submitted
D	Udyam Registration and no Current accounts with other Banks
E	The rating of the account should be between UBC (CR)-1 to UBC (CR)-4
<b>31</b>	<b>Consider the staements regarding Union Sanjeevani Scheme</b>
	A. Repayment is Maximum 5 years including maximum moratorium of 6 months forterm loan
	B. Margin is for NFB (LC) for CAPEX: 15% (Cash/FDR)
	C. Quantum of loan is Maximum Rs 200 lakhs
	D. Working Capital &Term Loan and/or Non fund facility for CAPEX purpose only.
	E. Credit rating of the account should be between CR-1 to CR-5 to remain eligible under the scheme
A	A,B C are correct



B	B,C & D are correct
C	A, C and E are correct
D	A, B, C & E are correct
E	All of the above are correct
<b>32</b>	<b>The minimum and maximum amt of loan that can be sanctioned under Union Contractor Scheme is--</b>
A	Minimum 10 lakhs, Maximum 10 Crores
B	Minimum 10 lakhs, Maximum 20 Crores
C	Minimum 10 lakhs, Maximum 50 Crores
D	Minimum above 10 lakhs, Maximum 10 Crores
E	Minimum above 10 lakhs, Maximum 50 Crores
<b>33</b>	<b>The nature of facility that can be given under Union Equipment Finance scheme is--</b>
A	Term Loan
B	Working Capital
C	Both Term Loan and Working capital
D	Only Term Loan and Overdraft facility
E	All of the above
<b>34</b>	<b>The financial benchmark ratios that are applied to get the eligibility under Union GST Gain Scheme are-</b>
A	Current ratio of 1.10, DER-3:1, TOL/TNW-4:1
B	Current ratio of 1.10, DER-4:1, TOL/TNW-3:1
C	Current ratio of 1 by next higher authority
D	Current ratio of 1.10, DER-4:1, TOL/TNW-3:1, Avg DSCR-1.50:1
E	No financial benchmark ratios to be considered
<b>35</b>	<b>Under Union Liqui Property scheme, open plot may be accepted by delegated authority-</b>
A	RLCC-I only
B	Next Higher Authority
C	ZLCC & Above
D	CACs at CO
E	Respective sanctioning authority
<b>36</b>	<b>Identify the correct statements regarding Union Parivahan Scheme</b>
	A)- EMI with Maximum upto 60 months including moratorium of maximum 3 months in case of HCV/HMV only, since additional time is required for body/trailer building. In case of LCV/LMV 1 month moratorium to be given
	B)- Finance to be given to account having rating between UCR-1 to UCR-5 only
	C)-Margin requirement is minimum 20%
	D)- Maximum quantum of finance at any point of time under this particular scheme: <b>Rs.500.00 lakhs</b>
	E)-Maximum 5 vehicles can be sanction at any point of time under the scheme

A	A,B C are correct
B	B,C & D are correct
C	A, C and E are correct
D	A, B, C & D are correct
E	All of the above are correct
<b>37</b>	<b>The margin requirements that are to be met by the borrower under Union Progress Scheme are--</b>
A	10% for credit limit upto Rs.10 lakhs
B	25% for credit limits above Rs.10 lakhs
C	35% for land & Building for Term loans
D	Machinery & Equipment and others 25%
E	All the above
<b>38</b>	<b>Under Union Professional Scheme, Which of the following statement is true</b>
	<ul style="list-style-type: none"> <li>A. Maximum loan is Rs. 10 Lakhs if property is situated at Rural area,</li> <li>B. Maximum loan is Rs. 50 Lakhs if property is situated at Semi Urban area</li> <li>C. Maximum loan is Rs. 2 crores if property is situated at Urban area,</li> <li>D. Maximum loan is Rs. 5 crores if property is situated at Metro area</li> <li>E. Both Term Loan and WC can be given under the scheme</li> </ul>
A	A,B C are correct
B	B,C & D are correct
C	A, C and E are correct
D	A, B, C & D are correct
E	All of the above are correct
<b>39</b>	<b>Union Laghu Udyami Credit Card(ULUCC) can be given under which of the following scheme--</b>
A	Union Progress
B	Union Nari Shakti
C	Union MSME Suvidha
D	Union GST Gain
E	Union Liqui Property
<b>40</b>	<b>What are collateral security norms for credit limits sanctioned under Union Progress Scheme ?</b>
	<ul style="list-style-type: none"> <li>A. No collateral security should be insisted upto Rs.10 lakhs extended to units in the MSE sectors (whether eligible under CGTMSE or not)</li> <li>B. All loans upto Rs.25 lakhs extended to Micro &amp; Small Enterprises are to be covered under Credit Guarantee Schemes</li> <li>C. Minimum collateral security coverage of 75% of total credit facilities if the facilities are not covered under CGTMSE</li> <li>D. If the Primary security coverage of 125% of total credit facilities is available, no collateral to be insisted upon</li> <li>E. Minimum collateral security coverage of 50% of total credit facilities if the facilities are not covered under CGTMSE</li> </ul>
A	A,B C are correct

B	B,C & D are correct
C	A, B,D and E are correct
D	A, B, C & D are correct
E	All of the above are correct
<b>41</b>	<b>The minimum amount of loan that can be sanctioned under Union Professional Scheme is-</b>
A	No Minimum prescribed
B	2 lakhs
C	Above 2 lakhs
D	10 lakhs
E	Above 10 Lakhs
<b>42</b>	<b>The minimum and maximum amt that can be sanctioned under Union Rent Scheme is Rs--</b>
A	Minimum 1 lakh, Maximum not prescribed
B	Minimum 2 lakhs, Maximum not prescribed
C	Minimum 1 lakh, Maximum 10 crores
D	Minimum 1 lakh, Maximum 50 crores
E	As per the Net rent amount available to the bank or 75% value of the property whichever is less
<b>43</b>	<b>The OD facility upto 5 crores under MSME Suvidha Scheme is available to-</b>
A	All MSME units in Manufacturing sector
B	All MSME units in Trading sector
C	All MSME units in Service sector
D	All MSME units in Trading and manufacturing sector
E	All of the above
<b>45</b>	<b>Union Alankaar Scheme is for financing the activities related to---</b>
A	Gold Jewellery sector
B	Diamonds sector
C	Gold Jewellery and Diamonds (GJD) sector
D	Health care sector
E	Gold loan appraiser
<b>46</b>	<b>The minimum and maximum amt of loan for third tranche that can be given under PM SVANidhi Scheme is---</b>
A	Minimum Rs 10,000/- , Maximum Rs 50,000/
B	Minimum Rs 15,000/- , Maximum Rs 50,000/
C	Minimum Rs 20,000/- , Maximum Rs 50,000/
D	Minimum Rs 25,000/- , Maximum Rs 50,000/
E	Minimum Rs 30,000/- , Maximum Rs 50,000/
<b>47</b>	<b>The nature of facility under Union GST Gain Scheme is--</b>
A	Both WC and Term Loan
B	Only WC

C	Only Term Loan
D	Both fund and Non -Fund Based Working capital
E	Term Loan and OD facility only
<b>48</b>	<b>The minimum amount of loan that can be sanctioned under Union Residential Real Estate Inventory Support Scheme is--</b>
A	Rs 5 Crores
B	Rs 10 Crores
C	Rs 15 Crores
D	Rs 20 Crores
E	Rs 50 Crores
<b>49</b>	<b>The maximum amt of Term loan that can be sanctioned under Union MSME Suidha Scheme in case of trade accounts is---</b>
A	Rs 2 Crores
B	Rs 5 Crores
C	Rs 10 Crores
D	Rs 25 Crores
E	Rs 50 Crores
<b>50</b>	<b>Which among the following statements are correct in respect of eligibility under Union Aarogyam Scheme?</b> A)-Eco system engaged in building/servicing Healthcare Infrastructure. B)-All other units, including hospitals who are engaged in manufacture and supply of healthcare services C)-Current accounts should not be maintained with another Bank's D)-Credit rating should be between CR 1 TO CR 5 E)-No relevance to the Credit Rating as the product is to support healthcare sector
A	A,B C are correct
B	A, B are correct
C	A, C and E are correct
D	A, C, & D are correct
E	All of the above are correct

### Answers

<b>1-C</b>	<b>2-A</b>	<b>3-B</b>	<b>4-C</b>	<b>5-B</b>	<b>6-B</b>	<b>7-D</b>	<b>8-E</b>	<b>9-C</b>	<b>10-C</b>
<b>11-A</b>	<b>12-C</b>	<b>13-B</b>	<b>14-B</b>	<b>15-A</b>	<b>16-B</b>	<b>17-C</b>	<b>18-D</b>	<b>19-A</b>	<b>20-D</b>
<b>21-A</b>	<b>22-D</b>	<b>23-A</b>	<b>24-B</b>	<b>25-A</b>	<b>26-B</b>	<b>27-A</b>	<b>28-B</b>	<b>29-A</b>	<b>30-B</b>
<b>31-D</b>	<b>32-E</b>	<b>33-A</b>	<b>34-E</b>	<b>35-C</b>	<b>36-D</b>	<b>37-E</b>	<b>38-D</b>	<b>39-A</b>	<b>40-D</b>
<b>41-A</b>	<b>42-E</b>	<b>43-C</b>	<b>45-C</b>	<b>46-E</b>	<b>47-D</b>	<b>48-E</b>	<b>49-C</b>	<b>50-D</b>	



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