

1. Under CGSSI Scheme, Guarantee fee payable is _____ (Standard Basic Rate) + G.S.T + Risk Premium?

- A. 0.50%
- B. 0.85%
- C. 0.75%
- D. 0.65%
- E. 1.00%

Answer :- **0.85%**

2. Agriculture Allied activities sanctioned under Pradhan Mantri Mudra Yojna (PMMY) are covered under which credit guarantee scheme?

- A. CGTMSE
- B. CGFMU
- C. CGSSI
- D. CEGSSC
- E. ECGC

Answer :- **CGFMU**

3. Annual Guarantee Fee payment to CGTMSE is.....

- A. Monthly
- B. Quaterly
- C. Half Annualy
- D. Annually
- E. Bi-Monthly

Answer :- **Annually**

4. Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGSSC) is managed and operated by which Nodal Agency?

- A. FICCI
- B. FCI
- C. IFFCI
- D. IFCI
- E. IIFCI

Answer :- IFCI

5. How AGF will be ascertained for Working Capital Limit?

- A. Aailed Limit as on 31 December
- B. Aailed Limit as on 31 March
- C. Average utilisation during the year
- D. Expected Maximum Outstanding
- E. Minimum utilisation during the year

Answer :- Expected Maximum Outstanding

6. Loan facilities up to Rs.....lakhs can be covered under CGTMSE?

- A. Rs 100 lakhs
- B. Rs 500 lakhs
- C. Rs 200 lakhs
- D. Rs 300 lakhs
- E. Rs 400 lakhs

Answer :- Rs 500 lakhs

Topic - Credit Guarantee Scheme

7. MLIs can now apply for coverage anytime during the tenor of loan subject to which of the following condition ?

- A. Fresh coverage is obtained
- B. Account has not been restructured
- C. Not in SMA-II status in last 1 year
- D. Account has not been covered under CGTMSE earlier
- E. All of the above conditions are correct.

Answer :- All of the above conditions are correct.

8. Overdraft loan amount of Rs.10,000/- sanctioned under PMJDY accounts are eligible to be covered under which Credit guarantee Scheme?

- A. CGTMSE
- B. CGFMU
- C. CGSSI
- D. CEGSSC
- E. ECGC

Answer :- CGFMU

9. The broad objective of the CGSSI Scheme would be to guarantee credit facilities of _____ sanctioned by eligible Lending Institutions

- A. Over Rs.10 lakh and up to Rs.100 lakh
- B. Over Rs.100 lakh and up to Rs.10 Crore
- C. Over Rs.1 lakh and up to Rs.10 lakh
- D. Over Rs.1 lakh and up to Rs.100 lakh
- E. Over Rs.1 lakh and up to Rs.10 Crore

Answer :- Over Rs.10 lakh and up to Rs.100 lakh

10. The Guarantee fee under CGFMU shall be at _____ of sanctioned/outstanding amount, as the case may be, plus risk premium?

- A. Standard Basic Rate (SBR) of 4%
- B. Standard Basic Rate (SBR) of 3%
- C. Standard Basic Rate (SBR) of 2%
- D. Standard Basic Rate (SBR) of 1%
- E. Standard Basic Rate (SBR) of 5%

Answer :- Standard Basic Rate (SBR) of 1%

11. Under CEGSSC Scheme, guarantee fee for SC women entrepreneur for loan amount of Rs 2 Crore will be ?

- A. 0.50% p.a.
- B. 0.10% p.a.
- C. 0.20% p.a.
- D. 0.75% p.a.
- E. 0.30% p.a.

Answer :- 0.50% p.a.

12. Under CEGSSC Scheme, individuals are also covered but for limit from _____?

- A. Rs 10 Lakhs to 1 Crore only
- B. Rs 10 Lakhs to 5 Crore only
- C. Rs 15 Lakhs to 1 Crore only
- D. Rs 15 Lakhs to 5 Crore only
- E. Rs 1 Lakhs to 1 Crore only

Answer :- Rs 15 Lakhs to 1 Crore only

13. Under CGFMU Scheme, first loss to the extent of ____ of the amount in default, will be borne by the MLI and therefore, will be excluded for the claim?

- A. 1%
- B. 2%
- C. 3%
- D. 4%
- E. 5%

Answer :- 3%

14. Under CGSSI, fund shall provide guarantee cover to the extent of ____ of the amount in default for credit facility above Rs.10 lakh and up to Rs.50 lakh

- A. 40%
- B. 70%
- C. 75%
- D. 80%
- E. 85%

Answer :- 80%

15. Under CGTMSE, the gurantee cover starts from.....

- A. Date of First Disbursement of loan
- B. Date of Credit of AGF in Trust Account
- C. Date of Last Disbursement of loan
- D. Date of enrollment of application on CGTMSE portal
- E. Date of Last Disbursement of loan

Answer :- Date of Credit of AGF in Trust Account

16. Under CGTMSE, what is the standard rate of Annual Guarantee Fee for credit limit of above Rs 1 Crore and upto Rs 2 Crore?

- A. 1.20
- B. 1.35
- C. 1.50
- D. 2.00
- E. 2.50

Answer :- 1.20

17. Under CGTMSE, what is the standard rate of Annual Guarantee Fee for credit limit of above Rs 2 Crore and upto Rs 5 Crore?

- A. 1.20
- B. 1.35
- C. 1.50
- D. 2.00
- E. 2.50

Answer :- 1.35

18. Upto when the Closure of account covered under CGTMSE to be informed to the Trust?

- A. Same Quarter
- B. Next Quarter
- C. End of the Next Quarter
- D. Next Month
- E. Same Month

Answer :- Same Quarter

19. What additional coverage under CGTMSE will be available for business units in Identified Credit Deficient Districts (ICCDs) as identified by RBI which is as of now 184 districts.

- A. 1%
- B. 2%
- C. 3%
- D. 4%
- E. 5%

Answer : - 5%

20. What is the Contribution Ratio of Government of India and Small Industries Development Bank of India (SIDBI) under CGTMSE

- A. 01:02
- B. 02:01
- C. 01:04
- D. 04:01
- E. None of the above

Answer : - 04:01

21. What is the threshold limit of waiver of legal action under CGTMSE?

- A. 0.50 lac
- B. 1 lac
- C. 5 lac
- D. 10 lac
- E. 25 lac

Answer : - 10 lac

Topic - Credit Guarantee Scheme

22. What will be the maximum Guarantee coverage for Micro Enterprises for Loans above Rs 5 Lakhs and upto Rs 50 Lakhs

- A. 65%
- B. 75%
- C. 85%
- D. 95%
- E. 100%

Answer : - 75%

23. What will be the maximum Guarantee coverage for Micro Enterprises for Loans upto Rs 5 Lakhs

- A. 65%
- B. 75%
- C. 85%
- D. 95%
- E. 100%

Answer : - 85%

24. What will be the maximum Guarantee coverage for MSEs located in Northeast Region (incl. Sikkim, UT of J&K & UT of Ladakh) for loans above Rs.50 lakhs up to Rs.500 lakhs

- A. 65%
- B. 75%
- C. 85%
- D. 95%
- E. 100%

Answer : - 75%

25. What will be the maximum Guarantee coverage for MSEs located in Northeast Region (incl. Sikkim, UT of Jammu & Kashmir & UT of Ladakh) for loans up to Rs. 50 lakhs

- A. 65%
- B. 75%
- C. 80%
- D. 85%
- E. 95%

Answer :- 80%

26. What would be concession on AGF, if a Women entrepreneur of Ladakh availed a loan of Rs. 40 lacs for a ZED certified unit?

- A. 10%
- B. 20%
- C. 30%
- D. 40%
- E. 50%

Answer :- 30%

27. When any account turned NPA in January Month, upto when CGTMSE to be informed?

- A. Before end of April
- B. Before end of May
- C. Before end of June
- D. Before end of July
- E. Before end of March

Answer :- Before end of June

28. Which of the activities are not eligible for coverage under CGTMSE?

- A. Self-Help Group(SHGs)
- B. If interest rate is not charged as per RBI guidelines
- C. Account classified as Non-Performing Asset(NPA) as on date of guarantee cover
- D. Only A and B
- E. All of the above

Answer :- All of the above

29. Which of the following is not a Credit Guarantee Scheme?

- A. CGTMSE
- B. CGSSI
- C. CGFMU
- D. CRILC
- E. CEGSSC

Answer :- CRILC

30. Which registration is mandatory for coverage under CGTMSE?

- A. FSSAI
- B. UDYAM
- C. ROC
- D. CERSAI
- E. Aadhaar

Answer :- UDYAM