

1. What will be additional concession in ROI, if account is having CIBIL MSME Rank CMR 1 under Union Textile Scheme?
- A. 0.10%
 - B. 0.15%
 - C. 0.25%
 - D. 0.05%
 - E. 1.00%

Answer:- 0.25%

2. What would be the minimum margin of loan amount under Union Equipment Finance, if borrower is having DSRA of 3 months ?
- A. 5%
 - B. 10%
 - C. 15%
 - D. 20%
 - E. 25%

Answer:- 5%

3. Under Union Contractor Scheme, what shall be minimum margin to be maintained, if DP has arrived based on BD above 90 days up to 180 days?
- A. 10%
 - B. 20%
 - C. 25%
 - D. 40%
 - E. 50%

Answer:- 40%

4. What would be the minimum collateral security to be obtained, if account is internally rated as CR-4 under Union Alankar?
- A. 20%
 - B. 30%

- C. 40%
- D. 50%
- E. 75%

Answer:- 40%

5. What is the maximum quantum of loan permitted under Union Turnover Plus scheme?

- A. 1 Crore
- B. 2 Crore
- C. 5 Crore
- D. 10 Crore
- E. 50 Crore

Answer:- 5 Crore

6. What would be the maximum TAT of disbursement of loan sanctioned under Union Nari Shakti through STP?

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

Answer:- 3 Days

7. What would be the minimum month of Debt Service Reserve Account (DSRA) to be applicable under Union Rent Scheme?

- A. 1 Month
- B. 2 Months
- C. 3 Months
- D. 4 Months
- E. 6 Months

Answer:- 3 Months

8. To be eligible under Union Contractor Scheme, the borrower must be engaged in the contractor work for minimum..... Years?
- A. 1 Yr
 - B. 2 Yrs
 - C. 3 Yrs.
 - D. 4 Yrs
 - E. 5 Yrs.

Answer:- 2 Yrs

9. A NTB Non-MSMEs contractor having external credit rating BBB approaches our branch to sanction the loan, what maximum amount can be sanctioned under Union Equipment Finance Scheme?
- A. 10 crore
 - B. 20 crore
 - C. 5 crore
 - D. 50 crore
 - E. 1 crore

Answer:- 50 crore

10. What would be the age group to remain eligible for credit facility under the Union Professional Scheme?
- A. 18-70 Yrs
 - B. 25-65 Yrs
 - C. 25-70 Yrs
 - D. 18-65 Yrs.
 - E. 18-60 Yrs

Answer:- 25-65 Yrs

11. The computation of bank finance under Union Turnover Plus Scheme will be.....?
- A. 30% of Digital Portion of Projected Sales
 - B. 25 % of Balance Portion of Projected Sales
 - C. 30% of Digital Portion of Audited Sales

- D. Option 1 & 2 Both
- E. Option 2 & 3 Both

Answer:- Option 1 & 2 Both

12. What would be the prepayment penalty, if a small enterprise availed fund-based facility of Rs. 2 crores, taken over by another bank within 12 months from the 1st day of availment under Union MSME Suidha Scheme?

- A. 4%+GST of outstanding loan amount
- B. 4%+GST of sanctioned loan amount
- C. 3%+GST of outstanding loan amount
- D. 3%+GST of sanctioned loan amount
- E. Nil

Answer:- Nil

13. What would be maximum quantum of Term loan can be sanctioned to a business enterprise under Union Liqui Property Scheme subject to minimum 50% of NRV of acceptable Security?

- A. 5 times of Average of 3 Yrs cash accrual
- B. 3 times of Average of 3 Yrs cash accrual
- C. 5 times of Average of 2 Yrs cash accrual
- D. 3 times of Average of 2 Yrs cash accrual
- E. 5 times of sales of last Audited Balance Sheet

Answer:- 5 times of Average of 3 Yrs cash accrual

14. What will be concession in applicable ROI as per extant interest rate circular, under Union Ayushman Plus scheme?

- A. 50bps
- B. 75bps
- C. 100bps
- D. 150bps
- E. 200bps

Answer:- 200bps

15. DSCR compliance as per benchmark is applicable for loan limit above Rs..... under Union Equipment Finance Scheme?

- A. Above 25 Lacs
- B. Above 50 Lacs
- C. Above 100 Lacs
- D. Above 200 Lacs
- E. Above 500 Lacs

Answer:- Above 50 Lacs

16. Who will be eligible to avail the OD facility up to Rs.5 crores under MSME Suidha?

- 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 only
- E. All of the above

Answer:- All MSME units in Service Sector

17. Who will bear the cost of Annual Guarantee Fee paid to CGTMSE under PM Vishwakarma Scheme?

- A. Borrower
- B. Bank
- C. CGTMSE
- D. Central Government
- E. State Government

Answer:- Central Government

18. If a loan extended to a micro enterprise, engaged in manufacturing, under Union Mudra Scheme, then the guarantee coverage to be obtained from?

- A. CGFMU
- B. CGTMSE
- C. CGSSI

- D. NCGTC
- E. None of the above

Answer:- CGTMSE

19. Which is the approved institution to provide Credit Guarantee Coverage to eligible borrowers for credit facilities extended under Union Turnover Plus Scheme?

- A. CGTMSE
- B. CGFMU
- C. CGSSI
- D. CEGSSC
- E. All of the above

Answer:- All of the above

20. Which transaction will be considered as digital transaction under Union Turnover Plus Scheme?

- A. Demand Draft
- B. Cheque
- C. Transfer from own account
- D. Transfer from Sister concern account
- E. UPI

Answer:- UPI

21. Which digital executive summary will be generated if working capital loan is sanctioned under Union Nari Shakti through STP?

- A. DES-1
- B. DES-3
- C. DES-5
- D. DES-7
- E. DES-9

Answer:- DES-3

22. Format for processing of loan proposal under Union Equipment Finance Scheme?

- A. ES 10
- B. ES 12
- C. ES 14
- D. ES 09
- E. ES 13

Answer:- ES 14

23. Who will be the delegated authority for renewal proposal which is rated CR-6 & below in Union MSME Suvidha Scheme?

- A. MLCC I
- B. RLCC II
- C. RLCC I
- D. ZLCC
- E. Such accounts are beyond the purview of the scheme

Answer:- Such accounts are beyond the purview of the scheme

24. A newly established trading unit having in operation since less than one year and do not have any audited financial. What would be the maximum loan amount, which can be extended to such eligible unit under Union MSME Suvidha Scheme under usual delegation?

- A. No Loan, since no ABS
- B. Maximum 20 Lacs
- C. Maximum 2 Crore
- D. Maximum 5 Crore
- E. Maximum 10 Crore

Answer:- Maximum 10 Crore

25. What would be the maximum quantum of loan amount under Union General Credit Card Scheme?

- A. Rs. 25000/-
- B. Rs. 50000/-

- C. Rs. 100000/-
- D. Rs. 200000/-
- E. Rs. 20000/-

Answer:- Rs. 50000/-

26. What is maximum quantum of incentive to be provided to purchase Toolkit to the beneficiary under PM Vishwakarma scheme?

- A. Rs. 5000/-
- B. Rs.10000/-
- C. Rs. 15000/-
- D. Rs. 20000/-
- E. Rs. 25000

Answer:- Rs. 15000/-

27. A Proprietary firm owned and managed by Women, seeking loan of Rs 7 Crore for her small enterprises unit, what minimum collateral she has to offer over and above CGTMSE coverage?

- A. Rs.25 lacs
- B. Rs. 50 lacs
- C. Rs. 100 lacs
- D. Rs. 200 lacs
- E. Rs. 500 lacs

Answer:- Rs. 50 lacs

28. What would be the account labelling if the loan is sanctioned under Union Solar Scheme and the same is sourced lead through Tata Power Solar System Ltd?

- A. TATASOLAR
- B. TATASOLR
- C. TATSOLAR
- D. TPSSL
- E. TATSOLR

Answer:- TATASOLR

29. Under which scheme, loan amounts up to Rs. 5 Crore can be sanctioned on obtaining CGTMSE?

- A. Union MSME Suvidha
- B. Union GST Gain Scheme
- C. Union Rent Scheme
- D. Union Liqui Property Scheme
- E. None of the above

Answer:- None of the above

30. Union Laghu Udyami Credit Card (ULUCC) can be given under which of the following scheme?

- A. Union Mudra Scheme
- B. Union Progress Scheme
- C. Union MSME Suvidha Scheme
- D. Union Nari Shakti Scheme
- E. Union GST Gain Scheme

Answer:- Union Progress Scheme