

1. Digital portion to be maintained at ----- Turnover routed through Bank Books during the sanction period under Union Turnover Plus scheme,
 - a. minimum 25 % of the projected Sales
 - b. minimum 50 % of the projected Sales
 - c. minimum 75 % of the projected Sales
 - d. minimum 80 % of the projected Sales
 - e. minimum 90 % of the projected Sales

Answer:- minimum 25 % of the projected Sales

2. Sales from manufacturing activity should be at least ----- in Union textile Scheme for considering proposal under manufacturing sector.
 - a. 25% of the total sales
 - b. 50% of the total sales
 - c. 75% of the total sales
 - d. 80% of the total sales
 - e. No such Guidelines

Answer:- 75% of the total sales

3. The quantum of loan that can be sanctioned under Union Textile scheme is-
 - a. Rs.25 lakhs to Rs.500 lakhs
 - b. above Rs.10 lakhs to Rs.500 lakhs
 - c. above Rs.25 lakhs to Rs.500 lakhs
 - d. above Rs.25 lakhs to maximum no ceiling
 - e. above Rs.10 lakhs to Rs.200 lakhs

Answer:- above Rs.25 lakhs to maximum no ceiling

4. In Union Nari Shakti Scheme the Maximum amt of loan to SHG is Rs --
 - a. 5 Lakhs
 - b. 10 lakhs
 - c. 15 Lakhs
 - d. 20 Lakhs
 - e. 25 lakhs

Answer:- 20 Lakhs

5. Under union rent scheme , the maximum moratorium is allowed for-----months

- a. 3
- b. 6
- c. 9
- d. No moratorium to be allowed
- e. As per Loan policy

Answer:- No moratorium to be allowed

6. The maximum quantum of loan that can be sanctioned under union turnover scheme is---

- a. Rs 2 Crores
- b. Rs 5 Crores
- c. Rs 10 Crores
- d. Rs 15 Crores
- e. Rs 50 Crores

Answer:- Rs 5 Crores

7. DSRA means

- a. Debt Security Reserve Account
- b. Debt Service Ratio Account
- c. Debenture Service Reserve Account
- d. Debt Service Reserve Amount
- e. Debt Service Reserve Account

Answer:- Debt Service Reserve Account

8. Under Union Ayushman Plus scheme, Financing refundable deposit amount can be considered with a maximum cap of----

- a. 10 lakhs
- b. 15 lakhs
- c. 20 lakhs
- d. 25 lakhs
- e. 30 lakhs

Answer:- 30 lakhs

9. The quantum of loan that can be sanctioned under Union Nari shakti Scheme is--

- 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.Rs 2.00 lacs and Max Rs.200.00 lacs

Answer:- Min. Rs.2.00 lacs and max. Rs.10.00cr

10. The Minimum Cash Margin requirements that are to be met by the borrower for LC/BG under Union Ayushman plus Scheme is --

- a. 5%
- b. 10%
- c. 15%
- d. 20%
- e. 25%

Answer:- 15%

11. The type of Credit facilities that are to be sanctioned under Union Turnover Plus are -

- 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

Answer:- Fund based working capital requirement

12. The OD facility upto 5 crores under MSME Suvidha Scheme is available to--

- 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

Answer:- All MSME units in Service sector

13. The type of credit facility under Union Solar Scheme is--

- 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

Answer:- Only Term Loan

14. Find incorrect statement under Union MSME Suidha Scheme

- 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

Answer:- Min. Rs.10 Lacs and max Rs.50.00 cr can be sanctioned

15. The minimum and maximum capacity of solar units financed under union Solar Scheme -

- 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

Answer:- Solar units with minimum capacity of 10-20 kW and maximum capacity of 4 MW to be financed under the scheme

16. The incorrect Statement Under Union MSME Suidha Scheme is--

- a. Open plots may be accepted under Union MSME Suidha Scheme by ZLCC & above
- b. Security Coverage: 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

Answer:- Open plots may be accepted under Union MSME Suvidha Scheme by ZLCC & above

17. Union Laghu Udyami Credit Card (ULUCC) can be given under which scheme--

- a. Union Progress
- b. Union Nari Shakti
- c. Union MSME Suvidha
- d. Union Solar
- e. Union Textile

Answer:- Union Progress

18. Under Union Solar Scheme CIC Score in case of Individual/Proprietary concerns shall be minimum ----

- a. 600
- b. 650
- c. 700
- d. 750
- e. No Such Guidelines

Answer:- 700

19. Under Union MSME Suvidha Scheme, In case of Lease holds property, unexpired lease period should be atleast longer than the repayment period.

- a. 2 years
- b. 5 years
- c. 7 years
- d. 10 years
- e. 15 years

Answer:- 5 years

20. The quantum of loan that can be sanctioned under Union Rent Scheme is Rs--

- 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

Answer:- As per the Net rent amount available to the bank or 75% value of the property whichever is less

21. In Union turnover plus Scheme the Financial data in CMA format is not to be insisted upon for Credit Limit upto --

- a. Rs 2 Crores
- b. Rs 5 Crores
- c. Rs 10 Crores
- d. Rs 50 lakhs
- e. Rs 1 crore

Answer:- Rs 1 crore

22. The Collateral security requirements under Union Turnover plus Scheme are

- a. min. collateral security of 25% of loan amount, if the loan is not covered under CGTMSE
- b. min. collateral security of 50% of loan amount, if the loan is not covered under CGTMSE
- c. min. collateral security of 60% of loan amount, if the loan is not covered under CGTMSE
- d. min. collateral security of 100% of loan amount, if the loan is not covered under CGTMSE
- e. No collateral required under union turnover plus scheme

Answer:- min. collateral security of 60% of loan amount, if the loan is not covered under CGTMSE

23. Processing charges applicable for credit facilities under Union Ayushman plus scheme are--

- a. Nil
- b. 0.25% of loan amount
- c. 0.50% of loan amount
- d. Rs 10000 + GST
- e. 50% concession in the applicable charges

Answer:- 50% concession in the applicable charges

24. The minimum amt of loan that can be sanctioned under Union MSME suvidha Scheme is --

- a. Rs 10 lakhs
- b. Above Rs 10 lakhs
- c. Rs 2 lakhs
- d. RS 5 lakhs
- e. No minimum amt prescribed in scheme

Answer:- Above Rs 10 lakhs

25. In Union Turnover Plus the Computation of Bank Finance will be on the basis of -

- 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

Answer:- 30% of Digital Portion of Projected Sales,25% of balance portion of Projected Sales

26. In Union MSME Suvidha Scheme, Margin requirement for Non fund based working capital limits is

- a. 20%
- b. 25%
- c. 30%
- d. 35%
- e. 50%

Answer:- 25%

27. Maximum quantum of loan under Union Ayushman Plus scheme is Rs crores

- a. 10
- b. 20
- c. 50
- d. 100
- e. 500

Answer:- 100

28. The maximum amt of Term loan that can be sanctioned under Union MSME Suvidha Scheme in case of trade accounts is---

- a. Rs.10 lakhs to Rs.500 lakhs

- b. above Rs.10 lakhs to Rs.500 lakhs
- c. upto Rs.300 lakhs
- d. upto Rs.500 lakhs
- e. 10 Crores

Answer:- 10 Crores

29. The maximum quantum of loan that can be sanctioned under Union Solar Scheme is--

- a. Maximum upto Rs.8 cr
- b. Maximum upto Rs.10 cr
- c. Maximum upto Rs.5 cr
- d. Maximum Rs.16 crs
- e. Need based facilities irrespective of the size of limits

Answer:- Maximum Rs.16 crs

30. Find incorrect statement regarding margin requirements in case of Union Ayushman Plus Scheme?

- 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

Answer:- Construction / Acquisition of premises (Including/ Expansion/ Renovation / Modernization of Existing premises): 25%