

1. For which scheme is the sustenance criteria not applicable?

- a. URTS-Composite
- b. URTS-Standalone
- c. URTS-PM Suryaghar: Muft Bijli Yojna
- d. All of the above
- e. None of the above

Answer:- URTS-PM Suryaghar: Muft Bijli Yojna

2. How is the loan disbursement made under the URTS schemes?

- a. Directly to the borrower
- b. To the vendor/EPC contractor after submission of required feasibility reports
- c. To the borrower and vendor jointly
- d. In installments based on project completion
- e. To the borrower after installation

Answer:- To the vendor/EPC contractor after submission of required feasibility reports

3. What is the applicable rate of interest for the URTS-Composite loan?

- a. As applicable under Union Personal Loan
- b. As applicable under Union Car Loan
- c. As applicable under Union Education Loan
- d. As applicable under Union Home Loan
- e. As applicable under Union Business Loan

Answer:- As applicable under Union Home Loan

4. What is the maximum loan amount available under the URTS-Composite scheme?

- a. Rs 10 lakhs
- b. Rs 12 lakhs
- c. Rs 15 lakhs
- d. Rs 20 lakhs
- e. Rs 25 lakhs

Answer:- Rs 15 lakhs

5. What is the maximum loan amount available under the URTS-PM Suryaghar: Muft Bijli Yojna scheme?

- a. Rs 10 lakhs
- b. Rs 15 lakhs
- c. Rs 2 lakhs
- d. Rs 5 lakhs
- e. Rs 8 lakhs

Answer:- Rs 2 lakhs

6. What is the maximum permissible age at the end of repayment for both salaried and non-salaried borrowers?
- 60 years
 - 65 years
 - 70 years
 - 75 years
 - 80 years

Answer:- 75 years

7. What is the maximum quantum of finance available under the URTS-PM Suryaghar: Muft Bijli Yojna scheme?
- 70% of the project cost
 - 80% of the project cost
 - 90% of the project cost
 - 100% of the project cost
 - 75% of the project cost

Answer:- 90% of the project cost

8. What is the maximum repayment period for all three schemes under the URTS program?
- 5 years
 - 7 years
 - 10 years
 - 15 years
 - 20 years

Answer:- 10 years

9. What is the minimum entry age for applicants of the URTS loan?
- 15 years
 - 18 years
 - 21 years
 - 25 years
 - 30 years

Answer:- 18 years

10. What is the moratorium period for the URTS-Composite, URTS-Standalone, and URTS-PM Suryaghar: Muft Bijli Yojna schemes?
- 3 months
 - 6 months
 - 9 months

- d. 12 months
- e. 18 months

Answer:- 6 months

11. What is the one-time deviation charge under the URTS scheme?

- a. 0.05% of loan amount subject
- b. to minimum of Rs. 500 and maximum of Rs. 5000 plus G.S.T
- c. 0.10% of loan amount subject
- d. to minimum of Rs. 500 and maximum of Rs. 5000 plus G.S.T
- e. 0.15% of loan amount subject
- f. to minimum of Rs. 500 and maximum of Rs. 5000 plus G.S.T
- g. 0.20% of loan amount subject
- h. to minimum of Rs. 500 and maximum of Rs. 5000 plus G.S.T
- i. Nil

Answer:- 0.10% of loan amount subject

to minimum of Rs. 500 and maximum of Rs. 5000 plus G.S.T

12. What is the penal interest rate % for overdue charges under the URTS scheme?

- a. 1
- b. 2
- c. 3
- d. 4
- e. Nil

Answer:- 2

13. What is the processing charge for the URTS-PM Suryaghar: Muft Bijli Yojna scheme?

- a. 0.25% of loan amount plus GST
- b. 0.50% of loan amount plus GST
- c. 0.75% of loan amount plus GST
- d. 1.00% of loan amount plus GST
- e. Nil

Answer:- Nil

14. What is the purpose of the URTS-Composite scheme?

- a. To provide home loans
- b. To install rooftop solar systems
- c. To purchase home appliances
- d. To construct new buildings
- e. To refinance existing loans

Answer:- To install rooftop solar systems

15. What is the rate of interest for the URTS-Standalone for individuals with a CIC score below 750?

- a. EBLR + 1.00% pa
- b. EBLR + 1.25% pa
- c. EBLR + 1.50% pa
- d. EBLR + 2.00% pa
- e. EBLR + 2.50% pa

Answer:- EBLR + 1.50% pa

16. What is the required margin for the URTS-Composite loan?

- a. 10% of the project cost
- b. 20% of the project cost
- c. 30% of the project cost
- d. 40% of the project cost
- e. 50% of the project cost

Answer:- 20% of the project cost

17. What is the required margin for the URTS-Standalone scheme?

- a. 10% of the project cost
- b. 20% of the project cost
- c. 30% of the project cost
- d. 40% of the project cost
- e. 50% of the project cost

Answer:- 20% of the project cost

18. What is the required minimum retail score as per the Investment Grade or Scoring Chart for URTS applicants?

- a. 30
- b. 40
- c. 50
- d. 60
- e. 70

Answer:- 50

19. What is the subsidy amount for a 2 kW installation under the URTS-PM Suryaghar: Muft Bijli Yojna scheme?

- a. Rs. 30,000
- b. Rs. 60,000
- c. Rs. 75,000
- d. Rs. 78,000

e. Rs. 50,000

Answer:- Rs. 60,000

20. What is the subsidy amount for a 3 kW installation under the URTS-PM Suryaghar: Muft Bijli Yojna scheme?

a. Rs. 30,000

b. Rs. 60,000

c. Rs. 75,000

d. Rs. 78,000

e. Rs. 50,000

Answer:- Rs. 78,000

21. What type of security is required for the URTS-Standalone scheme?

a. Mortgage of property

b. Hypothecation of Roof Top Solar and general lien over the title deed of property

c. Hypothecation of Roof Top Solar

d. No security required

e. General lien over the title deed of property

Answer:- Hypothecation of Roof Top Solar

22. Which of the following entities is NOT eligible for the URTS-Composite loan?

a. Existing home loan borrowers

b. Applicants with a CIC score of 680 or above

c. Staff members of the bank

d. Applicants without a latest electricity bill

e. Applicants with existing solar systems

Answer:- Applicants without a latest electricity bill

23. Which of the following statements is true regarding the URTS-Composite scheme for the installation of rooftop solar systems?

a. The project size can be up to 50 kW.

b. The maximum loan amount is Rs 10 lakhs.

c. Only existing home loan borrowers are eligible for the loan.

d. The loan can cover up to 80% of the project cost

e. The project cost includes maintenance for 5 years.

Answer:- The loan can cover up to 80% of the project cost.

24. Which parameter is common across all three schemes (URTS-Composite, URTS-Standalone, URTS-PM Suryaghar: Muft Bijli Yojna)?

a. Maximum loan amount of Rs 15 lakhs

b. Eligible entities must have a latest electricity bill

- c. Rate of Interest as applicable under Union Home Loan
- d. Project size up to 3 kW
- e. Subsidy on loan amount

Answer:- Eligible entities must have a latest electricity bill

25. Which platform is used to source the loans for all three URTS schemes?

- a. Direct bank application
- b. Jan Samarth Portal
- c. Bank's mobile app
- d. Government's renewable energy website
- e. Union Bank of India website

Answer:- Jan Samarth Portal

26. Which scheme has no net annual income requirement for eligibility?

- a. URTS-Composite
- b. URTS-Standalone
- c. URTS-PM Suryaghar: Muft Bijli Yojna
- d. All of the above
- e. None of the above

Answer:- URTS-PM Suryaghar: Muft Bijli Yojna

27. Which scheme is specifically designed for the installation of rooftop solar systems up to 3 kW?

- a. URTS-Composite
- b. URTS-Standalone
- c. URTS-PM Suryaghar: Muft Bijli Yojna
- d. URTS-Universal
- e. URTS-Standard

Answer:- URTS-PM Suryaghar: Muft Bijli Yojna

28. Which scheme offers different subsidy amounts based on the size of the solar project?

- a. URTS-Composite
- b. URTS-Standalone
- c. URTS-PM Suryaghar: Muft Bijli Yojna
- d. All of the above
- e. None of the above

Answer:- URTS-PM Suryaghar: Muft Bijli Yojna

29. Which scheme offers financing for individuals who have availed home loans with other banks?

- a. URTS-Composite

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- b. URTS-Standalone
- c. URTS-PM Suryaghar: Muft Bijli Yojna
- d. All of the above
- e. None of the above

Answer:- All of the above

30. Who are eligible to apply for the URTS loan?

- a. Resident Indian Citizens only
- b. Non-resident Indians (NRIs) only
- c. Resident Indian Citizens and NRIs (including PIOs and OCIs)
- d. Housing societies
- e. Only individuals above 21 years of age

Answer:- Resident Indian Citizens and NRIs (including PIOs and OCIs)