

1. Under Union Turnover Plus scheme, Digital portion to be maintained at ----- Turnover routed through Bank Books during the sanction period
 - 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. What is the minimum and maximum amount of loan 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.2.00 lacs and Max Rs.200.00 lacs

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

3. Under Union MSME Suvidha Scheme, In case of Lease holds property, unexpired lease period should be atleast years longer than the repayment period.
 - a. 2
 - b. 3
 - c. 5
 - d. 7
 - e. 10

Answer:- 5

4. The manufacturing activity Under Union textile Scheme would mean sales from manufacturing activity should be at least -----
 - 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

5. The maximum amount of OD facility to service sector that can be sanctioned under Union MSME Suvidha Scheme is--
 - a. Rs 100 Lakhs
 - b. Rs 200 lakhs

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- c. Rs 300 Lakhs
- d. Rs 400 Lakhs
- e. Rs 500 lakhs

Answer:- Rs 400 Lakhs

6. The Minimum and Maximum amt of loan 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

7. The Max. quantum of loan that can be sanctioned under Union Solar Scheme is-

- a. Rs.100 lakhs
- b. Rs.200 lakhs
- c. Rs.500 lakhs
- d. Rs.1000 lakhs
- e. Rs.1800 lakhs

Answer:- Rs.1800 lakhs

8. Under Union Nari Shakti Scheme the Maximum amt of loan that can be sanctioned to SHG is Rs --

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

Answer:- 20 Lakhs

9. 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

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

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

Answer:- Rs 5 Crores

11. 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

12. 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

13. What is the minimum and maximum amount of loan 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

14. 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%"

15. The 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

16. 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

17. The nature of 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

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

- a. Rs 2 Crores
- b. Rs 5 Crores
- c. Rs 10 Crores
- d. Rs 25 Crores
- e. Rs 50 Crores

Answer:- Rs 10 Crores

19. Which of the following statements is incorrect Under Union MSME Suvidha 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

20. 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

21. Identify the incorrect Statement Under Union MSME Suidha Scheme--

- 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 Suidha Scheme by ZLCC & above

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

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

Answer:- Union Progress

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

- a. 600
- b. 650

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- c. 700
- d. 750
- e. No Such Guidelines

Answer:- 700

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

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

Answer:- 5 years

25. The minimum and maximum amt 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

26. Under 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

27. 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

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- 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

28. Processing charges applicable for credit facilities under Union Ayushman plus scheme is--

- 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

29. 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

30. The Computation of Bank Finance will be under Union Turnover Plus--

- 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

31. Under Union MSME Suidha Scheme, Margin requirement for Non fund based working capital limits is

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

Answer:- "25%"

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

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

Answer:- 100

33. The maximum amt of Term loan that can be sanctioned under Union MSME Suidha 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

34. The quantum of Credit 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 upto Rs.8 cr

35. Which of the following is incorrect 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%"

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- 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%"