

1. 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**

2. Requirement of Audited Balance sheet in which of the following cases
  - a. Revenue/income > Rs. 50 lakh per annum
  - b. Sales Turnover > Rs.1 crore per annum
  - c. All companies mandatorily to submit audited balance sheet
  - d. All trust/society mandatorily to submit audited balance sheet
  - e. All of the above are applicable

**Answer:- All of the above are applicable**

3. CLM stands for?
  - a. Co lending model
  - b. Co loaning model
  - c. Customer lending module
  - d. Customer loan model
  - e. None of the above

**Answer:- Co lending model**

4. For proprietorship /partnership accounts with working capital limit (in the form of fund based and non-fund based working capital limit) of Rs.\_\_\_\_\_and above are subject to stock audit.
  - a. 1 Crore
  - b. 2 Crore
  - c. 3 Crore
  - d. 4 Crore
  - e. 5 Crore

**Answer:- 3 Crore**

5. For the purpose of determining the present value of the property mortgaged / to be mortgaged which value we can consider
  - a. Fair Market Value
  - b. The Book Value
  - c. The Distress Value
  - d. The Net Realizable Value

e. Anyone from the above

**Answer:- The Net Realizable Value**

6. Tangible net worth is calculated as

- a. Capital + Reserves
- b. Capital + Reserves – Intangible Assets
- c. Capital + Fictitious Assets + Reserves – Intangible assets
- d. Capital + Reserves – (Fictitious Assets & intangible assets)
- e. None of the above

**Answer:- Capital + Reserves – (Fictitious Assets & intangible assets)**

7. The following data is taken from the balance sheet of a firm:

- I. Capital and reserves: 50
- II. Bank term loan: 50
- III. Bank Cash credit: 50
- IV. Current Liability: 50
- V. Fixed Assets: 70
- VI. Preliminary Expenses: 10
- VII. Cash/Bank Balance: 20
- VIII. Stocks: 60
- IX. Book Debts: 30
- X. Prepaid expenses: 10
- XI. Sales: 300
- XII. Profit: 10

On the basis of above information:

What is the tangible Net Worth (TNW)?

- a. 50
- b. 45
- c. 40
- d. 30
- e. 20

**Answer:- 40**

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**On the basis of above information:**

**What is the current ratio?**

- a. 1.5:1
- b. 1.33:1
- c. 1.20:1
- d. 1.10:1
- e. 1.00:1

**Answer:- 1.20:1**

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**Bank term loan: 50**

**Bank Cash credit: 50**

**Current Liability: 50**

**Fixed Assets: 70**

**Preliminary Expenses: 10**

**Cash/Bank Balance: 20**

**Stocks: 60**

**Book Debts: 30**

**Prepaid expenses: 10**

**Sales: 300**

**Profit: 10**

**On the basis of above information:**

**What is the debt equity ratio (DER)?**

- a. 3.0:1
- b. 2.0:1
- c. 2.25:1
- d. 1.25:1
- e. 1.0:1

**Answer:- 1.25:1**

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On the basis of above information:

What is the total outside liability to tangible net worth ratio (TOL/TNW)?

- a. 6.0:1
- b. 5.0:1
- c. 5.0:1
- d. 3.75:1
- e. 3.25:1

**Answer:- 3.75:1**

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On the basis of above information:

What is stock the turnover ratio?

- a. 3 times
- b. 4 times
- c. 5 times
- d. 6 times
- e. 7 times

**Answer:- 5 times**

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**On the basis of above information:**

**What is the debtors' velocity ratio?**

- a. 2.1 months
- b. 1.60 months
- c. 1.20 months
- d. 1.09 months
- e. 1 month

**Answer:- 1.20 months**

**13. 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**

**14. Which type of Bank Guarantee shall be issued in lieu of term loan?**

- a. Performance Bank Guarantee

- b. Financial Bank Guarantee
- c. Either performance or Financial Guarantee depending charges collected
- d. Deferred Payment Guarantee
- e. None of the above

**Answer:- Deferred Payment Guarantee**

**15. A low Current Ratio may imply.....**

- a. Shortage of Working Capital
- b. Surplus of Working Capital
- c. Sufficient Working Capital
- d. Threshold Working Capital
- e. None of the above

**Answer:- Shortage of Working Capital**

**16. The Balance sheet of the firm reveals that its current assets are Rs. 300 lac and long term sources of Rs. 300 lac. If total of the balance sheet is Rs. 500 lac, what is the amount of net working capital and current ratio?**

- a. Rs. 200 lac and 1:1
- b. Rs. 200 lac and 1.15: 1
- c. Rs. 100 lac and 1.5:1
- d. Rs. 50 lac and 2:1
- e. None of the above

**Answer:- Rs. 100 lac and 1.5:1**

**17. As per balance sheet of a partnership firm the current ratio works out to be 2:1 and the net working capital at Rs.50000. What will be amount of current liabilities?**

- a. 100000
- b. 50000
- c. 25000
- d. 200000
- e. None of the above

**Answer:- 50000**

**18. Transunion score ranges between**

- a. 1 to 5
- b. 100 to 900
- c. 200 to 700
- d. 300 to 900
- e. 650 to 700

**Answer:- 300 to 900**

19. The IRR approach is used for assessment of Term loan of Rs. \_\_\_ And above with repayment period of \_\_\_ years or more

- a. 25 cr, 3
- b. 20 cr, 5
- c. 25cr, 5
- d. 100 cr, 7
- e. 50 cr, 5

**Answer:- 25cr, 5**

20. Net profit after tax is 240, depreciation 40, interest on term loan 90 and annual instalment is 95. What is DSCR?

- a. 2.5
- b. 2
- c. 1.75
- d. 2.75
- e. 1.5

**Answer:- 2**

21. There should be infusion of \_\_\_ promoters contribution upfront before disbursement of term loan by the bank

- a. 0.3
- b. 0.25
- c. 0.1
- d. 0.5
- e. 0.35

**Answer:- 0.5**

22. In case of aggregate exposure under consortium is below Rs. 250 crore, bank minimum share not be less than

- a. 20 cr
- b. 25 cr
- c. 15 cr
- d. 10 crores
- e. 12 cr

**Answer:- 25 cr**

23. Due diligence on supplier of the machinery to be carried out if cost of any single machinery is

- a. Rs.5 crores
- b. Less than Rs. 5 crores

- c. Above Rs. 5 crores
- d. 10 crores
- e. 1 crore

**Answer:- Above Rs. 5 crores**

**24. The requirement of Audited Financials is required in case of total exposure of the party from all Banks/FIs is**

- a. Rs 10lakh and above
- b. Rs 20 lakh and above
- c. Rs 50 lakh and above
- d. Rs 100 lakh and above
- e. Rs 25 lakh and above

**Answer:- Rs 25 lakh and above**

**25. A firm had a current ratio of 2:1 and its current liabilities at Rs. 15 lac. what will be the amount of net working capital of the firm?**

- a. Rs. 10 lacs
- b. Rs. 15 lacs
- c. Rs. 20 lacs
- d. Rs. 25 lacs
- e. None of these

**Answer:- Rs. 15 lacs**

**26. The aggregate exposure to the capital markets in all forms (both fund based and non-fund based) should not exceed \_\_\_ per cent of \_\_\_\_\_ of the Bank.**

- a. 30% of Capital Base
- b. 30% of tier I capital
- c. 40% of Net worth
- d. 50% of tier 1 capital
- e. 2% of total advances

**Answer:- 40% of Net worth**

**27. Under Union MSME Suvridha scheme, CR-5 rated accounts can be considered by**

- a. RLCC-I only
- b. Next Higher Authority
- c. ZLCC only
- d. CACs at CO
- e. Loan cannot be sanctioned

**Answer:- Next Higher Authority**

28. The receivables of a firm are Rs. 20 lac against its annual sale of Rs. 120 lac. What is the average debt collection period ?

- a. 15 days
- b. 2 months
- c. 3 months
- d. 1.5 months
- e. None of the above

**Answer:- 2 months**

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

- a. 0.2
- b. 0.25
- c. 0.3
- d. 0.33
- e. None of these

**Answer:- 0.25**

30. 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**

31. 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**

32. 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**

33. Your branch has sanctioned cash credit limit of Rs. 120 lac to M/s. Excel Garments Pvt Ltd. As at the close of July 31, it has been carrying stocks worth Rs. 90 lac, sundry credit of Rs. 30 lac and book debts of Rs. 60 lac. Bank has prescribed a margin of 25% on stock and 30% on book debts. What is the maximum amount that can be withdrawn in the cash credit limit ?

- a. Rs. 52 lac
- b. Rs. 48 lac
- c. Rs. 98 lac
- d. Rs 87 lac
- e. None of the above

**Answer:- Rs 87 lac**

34. Branch to feed the drawdown schedule of every term loan of Rs..... and above as submitted in Finacle and disbursement is to be monitored as per schedule

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

**Answer:- 5 crore**

35. Margin requirement as a percentage of working capital requirement under the turnover method is

- a. 0.05
- b. 0.2
- c. 0.25
- d. 0.1
- e. None of the above

**Answer:- 0.2**