

1. Agriculture allied activities to individual can be covered under CGFMU. What is the maximum limit of loan which could be covered?

- a. 10 Lakh
- b. 20 Lakh
- c. 30 Lakh
- d. 25 Lakh
- e. 50 Lakh

**Answer:- 10 Lakh**

2. For economic viability of tractor, power tiller and a harvester it should work for ---,----,-- -- hours in a year

- a. 1000, 600, 2000
- b. 1000, 2000, 600
- c. 600, 1000, 2000
- d. 2000, 2000, 600
- e. 600, 1000, 1000

**Answer:- 1000, 600, 2000**

3. Minimum land holding for economically viable unit as per NABARD in case of Dug Well with pump set

- a. 2.5 acre
- b. 4 acre
- c. 3 acre
- d. 7 acre
- e. 2 acre

**Answer:- 2.5 acre**

4. Bank loans up to a limit for setting up schools, drinking water facilities and sanitation facilities including construction/refurbishment of household toilets and water improvements at household level, will be classified under priority sector?

- a. Rs. 1 crore
- b. Rs. 5 crore
- c. Rs. 10 crore
- d. Rs. 50 crore
- e. Rs. 100 crore

**Answer:- Rs. 5 crore**

5. If ground water development is greater than 100% of the annual recharge, we call it as
- over exploited
  - critical
  - semi critical
  - safe
  - over critical

**Answer:- over exploited**

6. Farmers own land requirement for tractor with more than 35HP in case of perennially irrigated land is?
- 3 acres
  - 5 acres
  - 1.60 acres
  - 10 acres
  - 2.5 acres

**Answer:- 5 acres**

7. Loans granted to Small and Marginal farmers for purchase of agricultural lands will be classified under \_\_\_\_\_ under Agriculture?
- Farm credit
  - Agri infrastructure
  - Ancially activities
  - MSME
  - None of the above

**Answer:- Farm credit**

8. Maximum loan period of \_\_\_\_\_ months under agriculture warehouse receipts can be considered ?
- 6 months
  - 12 months
  - 18 months
  - 24 months
  - 36 months

**Answer:- 12 months**

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9. Maximum loan amount for Agriculture Infrastructure to be classified as priority sector?
- Rs. 50 lakh
  - Rs. 1 crore
  - Rs. 10 crore
  - Rs. 100 crore
  - None of these

**Answer:- Rs. 100 crore**

10. The minimum \_\_\_\_\_% of margin is required in case of loans for agricultural purposes against silver?
- 15%
  - 25%
  - 30%
  - 40%
  - 50%

**Answer:- 40%**

11. Which Plan is to be prepared by Lead Bank ?
- Central Credit Plan
  - State Credit Plan
  - Potential Linked Credit Plan
  - A & B
  - Block level Credit Plan

**Answer:- Potential Linked Credit Plan**

12. RSETIs means.....?
- Rural Self Employment Training Institutes
  - Regional Self Employment Training Institutes
  - Regular Self Employment Training Institutes
  - Random Self Employment Training Institutes
  - Rural Self Emersion Training Institutes

**Answer:- Rural Self Employment Training Institutes**

13. For term loan component under UGC (CCAGR) scheme for loan above 1.60 lakhs, the margin requirement is.....?
- 5-10%

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- b. 10-15%
- c. No separate margin as it is inbuilt in SoF
- d. Up to 5% only
- e. Either A or C

**Answer:- 10-15%**

**14. Loans for setting up of Agri Clinics and Agri Business Centres are classified under \_\_\_\_\_ under Agriculture?**

- a. Farm credit
- b. Agri infrastructure
- c. Ancillary activities
- d. MSME
- e. None of the above

**Answer:- Ancillary activities**

**15. In case of dairy animals, comprehensive insurance coverage should be obtained with \_\_\_ clause ?**

- a. Accidental death insurance
- b. Disease insurance
- c. Permanent Total Disability
- d. A & B of the above
- e. A & C of the above

**Answer:- Permanent Total Disability**

**16. Loans to Food and Agro processing units up to Rs. \_\_\_\_\_ Crore shall be classified under Ancillary activities -Agriculture?**

- a. 10
- b. 25
- c. 50
- d. 100
- e. 75

**Answer:- 100**

**17. Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to.....per borrower?**

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- a. Rs. 10 crore
- b. Rs.25 crore
- c. Rs. 40 crore
- d. Rs. 100 crore
- e. None of these

**Answer:- Rs. 40 crore**

**18. To study the risk of investment in a project to withstand large variation in the cost & benefit, we have to \_\_\_\_\_?**

- a. consult an expert in the relevant area
- b. workout sensitivity analysis
- c. discuss with the applicant
- d. refer the matter to Regional Office
- e. All of above

**Answer:- workout sensitivity analysis**

**19. Maximum loan against warehouse receipt can be given of Rs. \_\_\_\_\_ lakhs if NWR / eNWR is available?**

- a. 50.00 lakhs
- b. 25.00 lakhs
- c. 75.00 lakhs
- d. 100.00 lakhs
- e. 200.00 lakhs

**Answer:- 75.00 lakhs**

**20. Bank loans up to a limit of Rs.....crore to individual borrowers for purposes like solar based power generators, biomass-based power generators, wind mills etc., will be classified under priority sector?**

- a. Rs. 0.25 crore
- b. Rs. 0.30 crore
- c. Rs. 0.75 crore
- d. Rs. 0.50 crore
- e. Rs. 0.10 crore

**Answer:- Rs. 0.10 crore**

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21. The maximum loan of Rs. \_\_\_\_\_ can be given per individual borrow of JLG for other than crop loans?

- a. 50000
- b. 100000
- c. 200000
- d. 300000
- e. 500000

**Answer:- 50000**

22. Interest subvention for prompt repayment in UGC (CCAHF) is maximum up to amount of sanction limit ?

- a. 3 lakh
- b. 2 lakh
- c. 1.5 lakh
- d. 2.5 lakh
- e. None of the above

**Answer:- 2 lakh**

23. Loans up to limit of Rs. 10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres, will be classified under priority sector?

- a. Rs. 1 crore
- b. Rs. 5 crore
- c. Rs. 10 crore
- d. Rs. 50 crore
- e. Rs. 100 crore

**Answer:- Rs. 10 crore**

24. Loans up to Rs. \_\_\_\_\_ Crore for FPO/ FPCs for undertaking Farming with assured marketing arrangements with predetermined prices shall be classified under agriculture?

- a. 2 Crore
- b. 3 Crore
- c. 5 Crore
- d. 10 Crore
- e. 7.50 Crore

**Answer:- 5 Crore**

25. The maximum loan of Rs. \_\_\_\_\_ can be given per individual borrow of JLG for agricultural crop loans?

- a. 50000
- b. 100000
- c. 200000
- d. 300000
- e. 500000

**Answer:- 100000**

26. In Agricultural project financing the delegated authority is authorised to decide/consider ---- % Up & Down variation over/below the NABARD unit cost with proper justification?

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

**Answer:- 20**

27. Per Drop More crop is apt for which kind of irrigation?

- a. sprinkler
- b. Drip
- c. Surface
- d. Lift
- e. none

**Answer:- Drip**

28. Maximum amount of loan for agriculture start-ups will be classified under priority sector?

- a. Rs. 50 lakh
- b. Rs. 10 crore
- c. Rs. 50 crore
- d. Rs. 100 crore
- e. None of these

Answer:- **Rs. 50 crore**

29. Regarding premium rate under PMFBY, which is a correct option?

- a. All food grain and oil seeds crops (All cereals, millets, pulses and oilseeds crops)  
[Kharif Season]: 2% of SI
- b. All food grain and oil seeds crops (All cereals, millets, pulses and oilseeds crops)  
[Rabi Season]: 1.5% of SI
- c. Annual commercial / Horticultural crops [Kharif & Rabi Season]: 5% of SI
- d. All statements are correct
- e. Only A & B are correct

Answer:- **All statements are correct**

30. Loan under Debt Swap scheme is normally sanctioned for 3 to 5 year tenure is a type of .....

- a. Production credit
- b. Investment Credit
- c. Either A or B
- d. Both A & B could be the correct
- e. e) Medium term Investment Credit

Answer:- **Production credit**