

1. In order to facilitate SHG to graduate themselves in to entrepreneurs matured SHG to be considered for bank loan of more than Rs.10lakhs, Here Matured SHG means?

- A. SHG which is more than 1year old
- B. SHG which is more than 2year old
- C. SHG which has accessed at least one dose of bank loan with timely repayment
- D. SHG which has accessed at least two doses of bank loan with timely repayment
- E. Option B&C

Answer:- E: SHG which is more than 2year old & SHG which has accessed at least one dose of bank loan with timely repayment

2. To avail benefits under DAY NRLM scheme, SHG must follow Panchasutras. Which among is not in the Panchasutra?

- A. Regular Meetings
- B. Regular savings
- C. Internal Lending
- D. Regular recoveries
- E. Regular KYC submission

Answer:- E: Regular KYC submission

3. While opening savings accounts of federations of SHG at Gram panchayat or cluster level, the accounts may be categorized as savings account for?

- A. Partnership
- B. Club
- C. Association of persons
- D. Individual
- E. No constitution, it is a informal group

Answer:- C: Association of persons

4. The defunct SHG groups are also eligible for Credit, if these groups are revived and continue to be active for a minimum period of?

- A. 6 months
- B. 12months
- C. 1month
- D. 3months
- E. No loan as the SHG is previously defunct

Topic- DAY NRLM

Answer:- D: 3months

5. Which statement among the following is incorrect with regard to DAY NRLM?
- A. Additional loan may be granted to SHG, even though the previous loan is outstanding based on repayment behavior of SHG
 - B. Bank to sanction min of Rs. 6lakhs and DP can be arrived every year
 - C. Bank to sanction a min of Rs.6lakhs from 4th dose onwards
 - D. Bank to sanction 6times of corpus or Rs.1.5lakh whichever is higher as 1st dose
 - E. Bank to sanction 8times of corpus or Rs.3.00lakh whichever is higher as 2nd dose

Answer:- C: Bank to sanction a min of Rs.6lakhs from 4th dose onwards

6. Which statement among the following is incorrect with regard to lending under DAY NRLM scheme?
- A. To graduate SHG members as entrepreneurs, banks may consider loan upto Rs.10lakhs to individual members of matured SHGs
 - B. One woman in every SHG under DAY NRLM, shall be provided with a loan upto Rs.1lakhs under MUDRA scheme
 - C. OD facility of Rs.5000 shall be provided to every woman SHG member
 - D. DAY NRLM created Woman enterprise Acceleration fund for individual SHG members
 - E. All the above are correct statements

Answer:- E: All the above are correct statements

7. To facilitate use of loans for generating income, at least ----% of loans above 6lakhs shall be used for income generating activities.
- A. 50%
 - B. 55%
 - C. 60%
 - D. 75%
 - E. 85%

Answer:- E: 85%

8. For SHG loans upto Rs.10lakhs under DAY NRLM Scheme, which of the following statement is correct?
- A. No margin required
 - B. No collateral required
 - C. No lien on savings balance
 - D. No deposit should be insisted upon while granting loan
 - E. All the above are correct statements

Topic- DAY NRLM

Answer:- E: All the above are correct statements

9. A SHG loan under DAY NRLM yet to be sanctioned for a limit of Rs.14lakhs? Which of the following statements are correct
- A. A margin of Rs.40000/- is to be maintained
 - B. No collateral as loan can be covered under CGFMU
 - C. No lien on savings balance
 - D. only 1&2
 - E. 1,2,&3 are correct

Answer:- E: All the above are correct statements

10. What is CBRM, with respect to DAY NRLM?
- A. Community based roaster meetings
 - B. Community based repayment mechanism
 - C. Customer based review mechanism
 - D. Community broad recovery meeting
 - E. community based recovery mechanism

Answer:- B: Community based repayment mechanism

11. Who is the chairman for CBRM committee- in the context of SHG (DAY-NRLM)?
- A. Asst. Project Manager
 - B. Branch Manager
 - C. Lead District Manager
 - D. District Collector
 - E. Regional Manager of bank

Answer:- B. Branch Manager

12. DAY NRLM promotes universal social mobilization through adequate coverage of vulnerable sections of poor in the society, accordingly
- A. 50% beneficiaries are SC/ST
 - B. 15% minorities
 - C. 3% persons with disabilities
 - D. only A&B are correct
 - E. A,B,&C are correct

Answer:- E. A,B,&C are correct

13. The funding under DAY NRLM will be shared among Central and States in ratio of?
- A. 90%:10%

Topic- DAY NRLM

- B. 80%:20%
- C. 60%:40%
- D. 70%:30%
- E. 50%:50%

Answer:- C. 60%:40%

14. With respect to interest subvention provided under DAY NRLM which is correct statement?

- A. Int subvention benefit is available for only woman SHGs
- B. The benefit is available for Rural area SHGs only
- C. Up to Rs.3.00lakhs loan bank need to provide loan at 6%
- D. only A&B
- E. A,B,&C are correct

Answer:- D. only A&B

15. For outstanding credit balance above ₹3 lakh and upto ₹5 lakh under DAY NRLM scheme, banks will be sub vented at a uniform rate of ----% per annum during FY 2024-25

- A. 4.5%
- B. 4%
- C. 5%
- D. 6%
- E. 9%

Answer:- C. 5%

16. For outstanding credit balance upto ₹3 lakh under DAY NRLM scheme, banks will be sub vented at a uniform rate of -----% per annum during FY 2024-25

- A. 4.5%
- B. 4%
- C. 5%
- D. 6%
- E. 9%

Answer:- A. 4.5%

17. For the year 2024-25, which of the following bank identified as Nodal bank by Ministry of Rural Development, to implement interest subvention scheme under DAY NRLM?

- A. Canara Bank
- B. Union Bank of India
- C. State Bank of India

Topic- DAY NRLM

- D. Indian Bank
- E. Central Bank of India

Answer:- D. Indian Bank

18. Which of the following statement is correct, with respect to Women Enterprise Acceleration Fund under DAY NRLM scheme?
- A. Reimbursement of credit guarantee fee paid by the bank while granting loan to Individual SHG member up to Rs.5lakhs
 - B. If loan amount granted to individual SHG member is more than Rs.5lakhs, proportion of guarantee fee paid will be reimbursed
 - C. The benefit will be provided to one SHG member only once
 - D. Interest subvention of 2% will be provided on or outstanding of Rs.1.5lakhs loan for a period of 3years only
 - E. All the above are correct statements

Answer:- E. All the above are correct statements

19. To get interest subvention benefit under Woman Enterprise Acceleration Fund under DAY NRLM, the maximum ROI can be charged by Bank is?
- A. Maximum14%
 - B. 1year MCLR+3% Spread
 - C. A or B
 - D. Bank can charge on their own
 - E. None of the above

Answer:- C. A or B

20. Under Woman Enterprise Acceleration fund, DAY NRLM, interest subvention of ----% is available on max loan amount of Rs.-----?
- A. 3%, Rs.3lakhs
 - B. 2%, Rs.3lakhs
 - C. 1.5%, Rs.3lakhs
 - D. 2%, Rs.1.5lakhs
 - E. 4.5%, Rs.3lakhs

Answer:- D. 2%, Rs.1.5lakhs

21. Normally a SHG group under DAY NRLM consists of 10-20members, but if group formed with disabled individuals, or in remote tribal areas, the number can be reduced up to?
- A. 10members

Topic- DAY NRLM

- B. 3members
- C. 5members
- D. 6members
- E. 2members

Answer:- C. 5members

22. For capacity building of SHGs under DAY NRLM, Ministry of Rural Development provide a revolving fund of Rs.-- to Rs.---, which can be treated as corpus?

- A. Rs.15000/- to Rs.20000/-
- B. Rs.20000/- to Rs.30000/-
- C. Rs.25000/- to Rs.35000/-
- D. Rs.35000/- to Rs.40000/-
- E. Rs.30000/- to Rs.50000/-

Answer:- B. Rs.20000/- to Rs.30000/-

23. A CC limit sanctioned under DAY NRLM scheme, the DP for the 1st year can be arrived based on?

- A. 6 times of exiting corpus
- B. 6times of proposed corpus
- C. Min Rs.1.5lakhs
- D. A & C which ever is higher
- E. B & D which ever is higher

Answer:- D. A & C which ever is higher

24. A CC limit sanctioned under DAY NRLM scheme, the DP for the 2nd year can be arrived based on?

- A. 8 times of the corpus at the time of review
- B. 10 times of exiting corpus
- C. minimum of ₹3 lakh
- D. A & C which ever is higher
- E. B & C which ever is higher

Answer:- D. A & C which ever is higher

25. Micro credit plant to be taken in to consideration for arriving DP in case of SHG under DAY NRLM. It is required to be obtained from -----dose onwards

- A. 2nd dose
- B. 4th dose

Topic- DAY NRLM

- C. 3rd dose
- D. 5th dose
- E. 1st dose

Answer:- C. 3rd dose

26. NRLM abbreviation?

- A. National Rural Livelihood mission
- B. National Rural Liaison Mission
- C. National Rational Livelihood Mission
- D. National Rural youth Livelihood Mission
- E. National Rural Livelihood Muskaon

Answer:- A. National Rural Livelihood mission

27. MoRD, Government of India launched NRLM by restructuring?

- A. DRI scheme
- B. SJSRY Scheme
- C. REGP scheme
- D. PMEGP scheme
- E. SGSY scheme

Answer:- E. SGSY scheme

28. What is the amount of Capital subsidy for which every SHG group is eligible for?

- A. Rs.1.50lakhs
- B. Rs.3.00lakhs
- C. Rs.5.00lakhs
- D. Rs.2lakhs
- E. No capital subsidy under NRLM scheme

Answer:- E. No capital subsidy under NRLM scheme

29. SHG group is eligible for loan, if they are in existence for 6months. How to check this?

- A. As per the wish of the branch manager
- B. 6months from the date of opening of S/B account
- C. active existence for at least 6 months as per their books of accounts
- D. As demanded by SHG members
- E. None of the above

Answer:- C. active existence for at least 6 months as per their books of accounts

Topic- DAY NRLM

30. For financing a SHG under DAY NRLM scheme, SHG group shall get minimum -----score under the grading norms

- A. 60
- B. 70
- C. 75
- D. 80
- E. 50

Answer:- **B.** 70