

1. Which of the following loan can't be given through STP?

- A. Union Nari Shakti
- B. Mudra Kishor and Tarun
- C. GST Gain
- D. Union Progress
- E. Union Education Loan up to 40 Lacs

Answer:- **D. Union Progress.**

2. Can a customer re-apply for Shishu Mudra Loan through STP if it is rejected in BRE Check?

- A. No
- B. Yes, can re-apply immediately
- C. Can re-apply after 24 hours
- D. Can re-apply after 30 days
- E. Can re-apply after 90 days

Answer: **E. Can re-apply after 90 days**

3. What is the age limit for the applicant for Shishu Mudra loan through STP?

- A. 21-60 Years
- B. 21-65 Years
- C. 18-60 Years
- D. 21-75 Years
- E. No such limit

Answer: **A. 21-60 Years**

4. Whether existing to bank customer is mandatory for Mudra Loan through STP?

- A. No, it is optional
- B. 6 months existing to bank customer is mandatory
- C. Only existing to bank customer is mandatory
- D. Existing to bank customer as well as 6 months old account in any scheduled commercial bank is mandatory
- E. Account is optional but UDYAM Registration is mandatory

Answer: **D.Existing to bank customer as well as 6 months old account in any scheduled commercial bank is mandatory**

5. What is the digital convenience fee for STP Kishor and Tarun Mudra loan?

- A. 1000 + Applicable GST
- B. No charge
- C. 2500 + Applicable GST
- D. 2000 + Applicable GST
- E. 500 + Applicable GST

Answer: A. 1000 + Applicable GST

6. How many account statements of other banks can be uploaded in STP Kishor and Tarun Mudra Loan?

- A. Maximum 2 statements including one from our bank which is auto fetched
- B. Maximum 2 from other banks statements excluding one from our bank which is auto fetched
- C. Maximum 4 other banks statements
- D. Maximum 1 statement from other banks
- E. No such restriction

Answer: B. Maximum 2 from other banks statements excluding one from our bank which is auto fetched

7. What is the CIBIL Score of the applicant required for STP Mudra Loan?

- A. No CIBIL Restriction for STP Mudra Loan
- B. 730 and above or -1
- C. 700 and above or -1
- D. 600 and above or -1
- E. 650 and above or -1

Answer : E. 650 and above or -1

8. What is the maximum loan that can be financed under STP GST Gain?

- A. 10 lacs
- B. No Maximum limit
- C. 25 lacs
- D. 500 Lacs
- E. 20 Lacs

Answer : C. 25 Lacs

9. What is the maximum limit for auto review/ renewal of MSME loan through STP?

- A. 10 Lacs
- B. 25 lacs
- C. 50 lacs
- D. 25 Lacs including proposed enhancement
- E. 50 Lacs including proposed enhancement

Answer: A.10 Lacs

10. What does DNR stand for in STP review/renewal?

- A. Do not reviewed
- B. Do not received
- C. Do not responded
- D. Do not renewed
- E. None of the above

Answer: C.Do not responded

11. For working capital enhancement through STP, how many months old account is mandatory?

- A. Minimum 12 months
- B. Minimum 10 Months
- C. Minimum 6 months
- D. Minimum 24 months
- E. No minimum limit

Answer: B.Minimum 10 months

12. What is the maximum repayment period for Shishu Mudra loan given through STP?

- A. 24 months
- B. 36 months
- C. 48 months
- D. 60 months
- E. 84 months

Answer:B. 36 months

13. What is the full form of UDIN in GST Gain STP?

- A. Unique Document identity number

- B. Unique Document identification number
- C. Unique Document Identifier Node
- D. Unique Document Identification node
- E. None of the above

Answer: B.Unique Document Identification number

14. What is the minimum and maximum amount that can be financed under DPAPL?

- A. Rupees 100000-500000
- B. Rupees 50000-500000
- C. Rupees 25000 to 500000
- D. Rupees 10000 to 500000
- E. No minimum and maximum limit

Answer: C.Rupees 25000 to 500000

15. What is the maximum loan that can be given under Digital Personal Loan?

- A. 5 lacs
- B. 10 Lacs
- C. 2 Lacs
- D. 7.5 Lacs
- E. 15 Lacs

Answer: D.7.5 Lacs

16. What is the minimum CIBIL Score required for Digital Personal loan?

- A. 650
- B. 700
- C. 750
- D. 800
- E. 730

Answer: E.730

17. In which state the Digital KCC is currently available in our bank?

- A. Madhya Pradesh & Karnataka
- B. Karnataka & Maharashtra
- C. Karnataka and Kerala
- D. Andhra Pradesh & Telangana
- E. Madhya Pradesh & Maharashtra

Answer: A.Madhya Pradesh & Karnataka

18. How many crops can be chosen in Digital KCC for each season?

- A. 4 Crops
- B. 3 Crops
- C. 2 Crops
- D. 1 Crop for each season
- E. No such restriction

Answer:C. 2 Crops

19. What is the minimum and maximum loan amount that can be given under Digital Union Kisan Tatkal Scheme?

- A. Rupees 10000-50000
- B. Rupees 5000-50000
- C. Rupees 5000- 100000
- D. Rupees 25000- 50000
- E. No minimum Maximum 50000

Answer: B.Rupees 5000 to 50000

20. In MSME working capital account, Link sent to Customers for their consent is valid for how many days?

- A. 1 day
- B. 2 Days
- C. 3 Days
- D. 5 Days
- E. 7 Days

Answer: E.7 Days

21. What is the minimum annual income required for applying Digital Personal loan?

- A. 5 lacs
- B. 6 Lacs
- C. 7.5 Lacs
- D. 2.4 Lacs
- E. 10 Lacs

Answer: B.6 Lacs

22. What is the maximum loan amount of education loan that can be sanctioned through STP?

- A. No Maximum Limit
- B. 10 Lacs
- C. 25 Lacs
- D. 20 Lacs
- E. 40 Lacs

Answer: E.40 Lacs

23. What is the minimum repayment period is required for Digital Personal Loan?

- A. 12 Months
- B. 24 Months
- C. 36 Months
- D. 6 Months
- E. 60 Months

Answer: A.12 Months

24. What is the maximum limit for review of Retail Loan through STP?

- A. 10 Lacs
- B. 25 Lacs
- C. 20 Lacs
- D. 50 Lacs
- E. 100 Lacs

Answer: D.50 Lacs

25. What is the minimum Lock-In period between First Tranche to Second Tranche for availing PM -Svanidhi loan through STP ?

- A. 3 Months
- B. 6 months
- C. 9 Months
- D. 12 Months
- E. No such restriction

Answer: B.6 Months

26. What is the maximum amount of loan that can be given in Tranche-II of PM-Svanidhi Loan through STP?

- A. Rupees 50000

Topic- STP Retail, MSME & Agriculture

- B. Rupees 30000
- C. Rupees 20000
- D. Rupees 10000
- E. Rupees 25000

Answer: C. Rupees 20000

27. What is the Finacle Menu for branch to approve or reject the Digital review of Retail Loan?

- A. DIGIRENW
- B. DIGIRENEW
- C. DIGRENEW
- D. DIGRENEW
- E. DIGIREN

Answer: A. DIGIRENW

28. What is the maximum amount of KCC that can be given Through STP?

- A. 1 lakh
- B. 1.5 lakh
- C. 1.6 Lakh
- D. 3 Lakh
- E. 2 Lakh

Answer: C. 1.6 Lakh

29. What is the maximum repayment period for Digital Education Loan?

- A. 120 Months
- B. 180 Months including Moratorium
- C. 180 Months excluding Moratorium
- D. 60 Months
- E. 84 Months

Answer: C. 180 Months excluding moratorium

30. What is the maximum Loan that can be given through STP Union Cash?

- A. 10 lacs
- B. 2 Lacs
- C. 3 Lacs
- D. 5 Lacs
- E. 7 Lacs

Answer:D. 5 Lacs