

1. State Level Bankers' Committee meetings are chaired by _____ and co-chaired by _____
- MD/ ED of the State Convenor Bank and Deputy Governor of RBI
 - MD/ ED of the State Convenor Bank and Additional Chief Secretary or State Development Commissioner
 - MD/ ED of the State Convenor Bank and Additional Chief Secretary or State Development Commissioner and /or Regional Director of RBI
 - Regional Director of RBI and Finance Secretary of the State
 - Regional Director of RBI and Chairman of Planning Commission of the State

Answer:- MD/ ED of the State Convenor Bank and Additional Chief Secretary or State Development Commissioner and /or Regional Director of RBI

2. Based on the Potential Linked Credit Plan, Branches have to prepare Annual Credit Plan (ACP) with confirmation of their controlling office and consolidated at _____ level
- Block
 - Taluk
 - District
 - State
 - Regional Office level

Answer:- Block

3. Which of the following statement is incorrect in respect of provisions in PSL guidelines to address regional disparities in the flow of priority sector credit.
- There is provision in PSL guidelines to address regional disparities in the flow of priority sector credit at the district level
 - Districts are ranked on the basis of per capita credit flow to priority sector to build an incentive framework for districts with comparatively lower flow of credit
 - Districts are ranked on the basis of per capita credit flow to priority sector to build an Dis-incentive framework for districts with comparatively lower flow of credit
 - Districts are ranked on the basis of per capita credit flow to priority sector to build an Dis-incentive framework for districts with comparatively higher flow of credit
 - A & B are incorrect

Answer:- Districts are ranked on the basis of per capita credit flow to priority sector to build an Dis-incentive framework for districts with comparatively lower flow of credit

4. What is the weightage assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than Rs 9000)?
- 90 percent

Topic- RABD UGK (26072024)

- b. 125 percent
- c. 100 percent
- d. 75 percent
- e. 150 percent

Answer:- 125 percent

5. According to PSL guidelines, a lower weight (90 Percent) would be assigned for incremental priority sector credit in the identified districts where the credit flow is comparatively higher per capita PSL greater than.....

- a. Rs 6000
- b. Rs 9000
- c. Rs 10000
- d. Rs 15000
- e. Rs 42000

Answer:- Rs 42000

6. Which of the following is not a component as per the classification of activity under Farm Credit?

- a. Loans to small and marginal farmers for purchase of land for agricultural purposes.
- b. Loans for pre and post-harvest activities viz. spraying, harvesting, grading and transporting of their own farm produce.
- c. Loans for installation of stand-alone Solar Agriculture Pumps and for solarisation of grid connected Agriculture Pumps.
- d. Loans to distressed farmers indebted to institutional lenders.
- e. Crop loans including loans for traditional/non-traditional plantations, horticulture and allied activities

Answer:- Loans to distressed farmers indebted to institutional lenders.

7. What is the maximum limit to classify the finance against e-NWR?

- a. Rs 75 Lakhs
- b. Rs 50 lakhs
- c. Rs 25 lakhs
- d. Rs 10 lakhs
- e. None of these

Answer:- Rs 75 Lakhs

8. Which of the following statements is correct regarding loans for FPOs/FPCs?

- a. Loans up to Rs.2 crore per borrowing entity are available for FPOs/FPCs undertaking farming without any marketing assurance.

- b. Loans up to Rs.5 crore per borrowing entity are available to FPOs/FPCs undertaking farming with assured marketing of their produce at a pre-determined price.
- c. Loans up to Rs.10 crore per borrowing entity are provided to FPOs/FPCs for non-farming activities only.
- d. Loans up to Rs.5 crore per borrowing entity are available for FPOs/FPCs, but the marketing of their produce is not required to be at a pre-determined price.
- e. Loans for FPOs/FPCs are capped at Rs.1 crore per borrowing entity regardless of the farming or marketing conditions.

Answer:- Loans up to Rs.5 crore per borrowing entity are available to FPOs/FPCs undertaking farming with assured marketing of their produce at a pre-determined price.

9. Which of the following is not a component of ancillary activities under Agriculture as per PSL guidelines?

- a. Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall.
- b. Loans for setting up of Agri-clinics and Agri-business centres
- c. Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors
- d. Loans for Food and Agro-processing up to an aggregate sanctioned limit of Rs.200 crore per borrower from the banking system.
- e. Bank loans to Primary Agricultural Credit Societies (PACS)

Answer:- Loans for Food and Agro-processing up to an aggregate sanctioned limit of Rs.200 crore per borrower from the banking system.

10. Bank credit to registered NBFCs (other than MFIs) towards on-lending for 'Term lending' component under agriculture will be allowed up to per borrower

- a. Rs 20 lakhs
- b. Rs 25 Lakhs
- c. Rs 10 Lakhs
- d. Rs 30 Lakhs
- e. Rs 30 Lakhs

Answer:- Rs 10 Lakhs

11. Which of the following is NOT eligible for classification under the MSME category for priority sector lending?

- a. Factoring transactions by banks with recourse where the assignor is an MSME
- b. Loans up to Rs.50 crore to Start-ups as per the definition of the Ministry of Commerce and Industry, Govt. of India

Topic- RABD UGK (26072024)

- c. Loans to registered NBFCs (other than MFIs) for on-lending to Micro & Small Enterprises subject to specified conditions
- d. Loans to large manufacturing companies exceeding Rs.50 crore
- e. Credit outstanding under General Credit Cards for non-farm entrepreneurial credit needs

Answer:- Loans to large manufacturing companies exceeding Rs.50 crore

12. Under the PSL guidelines, what is the prescribed sub-target percentage for loans to units in the Khadi and Village Industries (KVI) sector?

- a. 5.0 percent
- b. 6.0 percent
- c. 7.5 percent
- d. 8.0 percent
- e. 10.0 percent

Answer:- 7.5 percent

13. Export Credit (other than in agriculture and MSME) will be allowed to be classified as priority sector for Foreign banks with less than 20 branches.....

- a. Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher
- b. To a sanctioned limit of up to Rs. 40 crore per borrower.
- c. Export credit up to 32 per cent of ANBC or CEOBE whichever is higher.
- d. Incremental export credit over corresponding date of the preceding year, up to 32 per cent of ANBC or CEOBE whichever is higher
- e. To a sanctioned limit of up to Rs. 100 crore per borrower.

Answer:- Export credit up to 32 per cent of ANBC or CEOBE whichever is higher.

14. Which of the following statements is correct regarding the classification of export credit under priority sector lending (PSL)?

- a. Export credit for the agriculture sector cannot be classified under PSL.
- b. Only post-shipment export credit in foreign currency is allowed to be classified under PSL.
- c. Export credit includes both pre-shipment and post-shipment export credit, excluding off-balance sheet items, as defined by RBI guidelines.
- d. Export credit for MSMEs is not eligible for classification under PSL.
- e. Export credit must always be in rupees to be classified under PSL.

Answer:- Export credit includes both pre-shipment and post-shipment export credit, excluding off-balance sheet items, as defined by RBI guidelines.

15. Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than, can be classified under Priority Sector

- a. 60 sq.m.
- b. 45 sq.m.
- c. 120 sq.m.
- d. 180 sq.m.
- e. 100 sq.m.

Answer:- 60 sq.m.

16. Which of the following bank loans to the housing sector is eligible for priority sector classification?

- a. Loans to individuals up to Rs.45 lakh in metropolitan centers for purchase/construction of a dwelling unit.
- b. Loans to individuals up to Rs.35 lakh in metropolitan centers provided the overall cost of the dwelling unit does not exceed Rs.45 lakh.
- c. Housing loans to banks' own employees.
- d. Housing loans backed by long-term bonds.
- e. Investments made by UCBs in bonds issued by NHB/HUDCO on or after April 1, 2007.

Answer:- Loans to individuals up to Rs.35 lakh in metropolitan centers provided the overall cost of the dwelling unit does not exceed Rs.45 lakh.

17. Which of the following bank loans to the social infrastructure sector is eligible for priority sector classification?

- a. Loans up to Rs.5 crore per borrower for setting up hospitals in metropolitan centers.
- b. Loans up to Rs.10 crore per borrower for building health care facilities under 'Ayushman Bharat' in Tier I centers.
- c. Loans up to Rs.5 crore per borrower for setting up schools, drinking water facilities, and sanitation facilities in any center.
- d. Loans up to Rs.10 crore per borrower for building health care facilities under 'Ayushman Bharat' in Tier II to Tier VI centers.
- e. Loans up to Rs.10 crore per borrower for building health care facilities under 'Ayushman Bharat' in Tier I and Tier II centers.

Answer:- Loans up to Rs.10 crore per borrower for building health care facilities under 'Ayushman Bharat' in Tier II to Tier VI centers.

18. Which of the following is not part of Agriculture Infrastructure

- a. Agri-biotechnology

Topic- RABD UGK (26072024)

- b. Warehouse
- c. Seed production
- d. RIDF
- e. Soil conservation and watershed development

Answer:- RIDF

19. For the purpose of computing the achievement of the sub-target for Small and Marginal Farmers (SMFs), which of the following statements is correct?

- a. Small Farmers are defined as those with landholding of up to 1 hectare, and Marginal Farmers are those with landholding between 1 and 2 hectares
- b. Loans to Self Help Groups (SHGs) or Joint Liability Groups (JLGs) directly engaged in agriculture are excluded from the SMF computation.
- c. SMFs include farmers with landholding of up to 1 hectare, farmers with landholding between 1 and 2 hectares, and landless agricultural laborers, but exclude loans to individual farmers of FPOs/FPCs.
- d. Loans up to 2 lakh to individuals solely engaged in allied activities are considered under SMFs, regardless of their landholding status.
- e. Co-operatives of farmers are included in the SMF definition even if the land-holding share of SMFs is less than 75 Percent.

Answer:- Loans up to 2 lakh to individuals solely engaged in allied activities are considered under SMFs, regardless of their landholding status.

20. For individual household, loan limit upto Rs. ___ lakh per borrower will be classified under Renewal Energy as per PSL guidelines.

- a. 30 Crore
- b. 30 lakh
- c. 10 lakh
- d. 5 lakh
- e. 1 lakh

Answer:- 10 lakh

21. Which of the following new eligible entities has been included in the implementation guidelines for availing benefits under the AHIDF Scheme?

- a. Farmer Producer Organizations (FPOs)
- b. Dairy Cooperatives
- c. Private companies
- d. Individual entrepreneurs
- e. Section 8 companies

Answer:- Dairy Cooperatives

22. Government of India has approved the continuation of the Animal Husbandry Infrastructure Development Fund (AHIDF) until which date?

- a. 31.03.2024
- b. 31.03.2025
- c. 31.03.2026
- d. 31.03.2027
- e. 31.03.2028

Answer:- 31.03.2026

23. What is the interest subvention rate for new projects sanctioned under the realigned AHIDF Scheme after 01.04.2024?

- a. 2 percent
- b. 2.5 percent
- c. 3 percent
- d. 3.5 percent
- e. 4 percent

Answer:- 3 percent

24. Which of the following agencies are considered for seeking loan assistance under the AHIDF scheme?

- a. Scheduled Bank(s), National Cooperative Development Corporation (NCDC)
- b. National Bank for Agriculture and Rural Development (NABARD)
- c. National Dairy Development Board (NDDB)
- d. All of the above
- e. Only (A) and (B)

Answer:- All of the above

25. What is the maximum credit guarantee cover provided under the Credit Guarantee Scheme for Animal Husbandry Infrastructure Development Fund (AHIDF)?

- a. 10 Percent of the credit facility with a maximum ceiling of Rs. 10 Crores
- b. 25 Percent of the credit facility with a maximum ceiling of Rs. 25 Crores
- c. 50 Percent of the credit facility with a maximum ceiling of Rs. 50 Crores
- d. 75 Percent of the credit facility with a maximum ceiling of Rs. 75 Crores
- e. 85 Percent of the credit facility with a maximum ceiling of Rs. 100 Crores

Answer:- 25 Percent of the credit facility with a maximum ceiling of Rs. 25 Crores

26. What is the Annual Guarantee Fee (AGF) for the Credit Guarantee Scheme for Animal Husbandry Infrastructure Development Fund (AHIDF) and within how many days must the bank apply for the Guarantee Cover?

- a. AGF - 0.25 Percent and 60 days

Topic- RABD UGK (26072024)

- b. AGF - 0.50 Percent and 90 days
- c. AGF - 1.00 Percent and 120 days
- d. AGF - 0.75 Percent and 30 days
- e. AGF - 0.50 Percent and 180 days

Answer:- AGF - 0.50 Percent and 90 days

27. Until which date can SC & ST promoters who have availed Interest Subvention under the Agri Infrastructure Fund (AIF) apply for subsidy under the Agri Marketing Infrastructure (AMI) scheme, provided the first installment of the term loan was disbursed prior

- a. April 30, 2024 and after this date, the ENSURE portal will only accept applications for projects where the first installment of the loan is disbursed within the stipulated 90 days
- b. June 30, 2024 and after this date, the ENSURE portal will accept applications regardless of the loan disbursement date.
- c. December 31, 2024 and after this date, the ENSURE portal will accept applications for any project irrespective of loan disbursement timing.
- d. March 31, 2025 and after this date, the ENSURE portal will accept applications only for projects with a loan disbursement date within the past 180 days.
- e. August 31, 2024 and after this date, the ENSURE portal will only accept applications for projects with loan disbursement within the last 60 days.

Answer:- April 30, 2024 and after this date, the ENSURE portal will only accept applications for projects where the first installment of the loan is disbursed within the stipulated 90 days

28. Which of the following statements about the geo-tagging of Agri Infrastructure Fund (AIF) projects is correct?

- a. The geo-tagging of AIF projects can be done using the AgriMap App available on the Google Play Store.
- b. Banks are required to complete the geo-tagging of all AIF projects by July 31, 2024.
- c. Ministry of Agriculture & Farmers Welfare is not involved in the geo-tagging process and it is solely the responsibility of the banks.
- d. The Krishi Mapper mobile App for geo-tagging AIF projects is available on the Google Play Store
- e. AIF portal provides a tool for generating a list of projects but does not have features for monitoring the progress of geo-tagging.

Answer:- The Krishi Mapper mobile App for geo-tagging AIF projects is available on the Google Play Store

29. What is the maximum interest subvention available per annum for loans under the Agri Infrastructure Scheme (AIF)?

- a. 2 percent per annum up to Rs. 3 crore
- b. 3 percent per annum up to Rs. 2 crore
- c. 5 percent per annum with no upper limit
- d. 3 percent per annum up to Rs. 5 crore
- e. 2 percent per annum up to Rs. 2 crore

Answer:- 3 percent per annum up to Rs. 2 crore

30. Under the convergence of the Agri Infrastructure Scheme (AIF) with the Sub-Mission on Agricultural Mechanization (SMAM), what is the percentage of financial assistance provided for new Custom Hiring Centers (CHCs)/Hi-tech Hubs established by agriculture g

- a. 30 percent of the basic cost and up to Rs. 3 lakh
- b. 40 percent of the basic cost
- c. 50 percent of the basic cost and up to Rs. 5 lakh
- d. 60 percent of the basic cost
- e. 70 percent of the basic cost

Answer:- 50 percent of the basic cost and up to Rs. 5 lakh

31. What is the maximum cap of subsidy for Individual/ Proprietorship/Partnership/FPO/NGO/SHG/Co-operatives/Pvt ltd companies projects available under PMFME scheme?

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

Answer:- Rs. 10 lakh

32. What is the maximum Support for group category for setting up of common infrastructure by FPO, FPCs, Co-operatives, SHGs, Govt agencies available in PMFME scheme

- a. Rs. 3.00 crore
- b. Rs. 10.00 crore
- c. Rs. 15 crore
- d. Rs. 20 crore
- e. Rs. 25 crore

Answer:- Rs. 3.00 crore

33. The PMFME scheme was launched in India under which of the flagship program

- a. Digital India
- b. Skill India
- c. Aatmnirbhar Bharat abhiyan
- d. Make in India
- e. Sabka sath sabka vikas

Answer:- Aatmnirbhar Bharat abhiyan

34. Which of the following is NOT a requirement for individual micro enterprises to be eligible for financial assistance under the PMFME scheme?

- a. The enterprise must have an investment not exceeding Rs. 1 Crore
- b. The enterprise must have a turnover not exceeding Rs. 5 Crore
- c. The enterprise should employ more than 10 workers
- d. The applicant must have ownership rights of the enterprise
- e. The applicant should be above 18 years of age with no minimum educational qualification

Answer:- The enterprise should employ more than 10 workers

35. What does ODOP stand for?

- a. One District One Produce
- b. One District One Product
- c. One District One Place
- d. One District One Plan
- e. One District One Program

Answer:- One District One Product

36. For outstanding credit balance above RS. 3 lakh and upto RS. 5 lakh under DAY NRLM scheme, banks will be subvented at a uniform rate of _____ percent per annum during FY 2024-25

- a. 4.5 percent
- b. 4 percent
- c. 5 percent
- d. 3 percent
- e. 7 percent

Answer:- 5 percent

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

- a. Regular Meetings
- b. Regular savings

Topic- RABD UGK (26072024)

- c. Internal Lending
- d. Regular recoveries
- e. Regular KYC submission

Answer:- Regular KYC submission

38. For outstanding credit balance upto ₹3 lakh under DAY NRLM scheme, banks will be subvented at a uniform rate of _____ percent per annum during FY 2024-25

- a. 3 percent
- b. 4 percent
- c. 4.5 percent
- d. 5 percent
- e. 6 percent

Answer:- 4.5 percent

39. 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. 2 months
- b. 3 months
- c. 6 months
- d. 12 months
- e. No loan as the SHG is previously defunct

Answer:- 3 months

40. Under the Day NULM (National Urban Livelihoods Mission) scheme, what is the minimum number of members required for Group Enterprises (SEP-G) and what percentage of these members should be from urban poor families?

- a. Minimum 5 members with at least 50% from urban poor families
- b. Minimum 3 members with at least 70% from urban poor families
- c. Minimum 10 members with at least 40% from urban poor families
- d. Minimum 7 members with at least 60% from urban poor families
- e. Minimum 4 members with at least 80% from urban poor families

Answer:- Minimum 3 members with at least 70% from urban poor families