

FREQUENTLY ASKED QUESTIONS

ON

MSME

Q2: MUDRA card can be used to operate----- of working capital limit

- A. 10%
- B. 15%
- C. 20%
- D. 25%

Ans: C

Q4: What is the periodicity for obtention of stock statement for Secured OD upto Rs.50 lacs under Trade Well scheme?

- A. Once in a month
- B. Once in a quarter
- C. Once in Half year
- D. Once in a year

Ans: D

Q5: What is the periodicity for obtention of stock statement for Secured OD above Rs.50 lacs under Trade Well scheme?

- A. Once in a month
- B. Once in a quarter
- C. Once in Half year
- D. Once in a year

Ans: B

Q6: What is the periodicity for obtention of stock statement for OCC under Trade Well scheme?

- A. Once in a month
- B. Once in a quarter
- C. Once in Half year
- D. Once in a year

Ans: B

Q8: Scoring model is done for MSME with exposure

- A. Up to Rs. 50 lacs
- B. Up to Rs. 25 lacs
- C. Up to Rs. 10 lacs
- D. Up to Rs. 100 lacs

Ans: A

Q9: As Per RBI guidelines there should be minimum _____ year-on-year growth in credit to Micro and Small Enterprises

- A. 10%
- B. 15%
- C. 20%
- D. 25%

Ans: C

Q10: As per RBI guidelines, a target of _____of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, has been prescribed for Micro Enterprises

- A. 10%
- B. 12%
- C. 18%
- D. 7.5%

Ans: D

Q13: Credit Guarantee Fund for Micro Units (CGFMU) is managed and operated by

- A. NCGTC
- B. SIDBI
- C. MUDRA Ltd
- D. GOI

Ans: A

Q14: Credit Guarantee Fund for Stand Up India (CGSSI) is managed and operated by

- A. NCGTC
- B. SIDBI
- C. MUDRA Ltd
- D. GOI

Ans: A

Q17: Credit Facilities not eligible under the CGTMSE scheme

- A. Educational Institution
- B. Training Institution
- C. SHGs
- D. All the above

Ans: D

Q18: The TReDS, which undertakes clearing and settlement activities, would be governed by the regulatory framework put in place by the Reserve Bank of India under the _____

- A. Payment and settlement Systems Act 2007
- B. NPCI Act
- C. TReDS act
- D. RBI Act

Ans: A

Q21: What is the Minimum loan amount sanctioned under IB MICRO scheme ?

A. 100000

B. 25000

C. 50000

D. No such limit mentioned

Ans: D

Q22: What is the Maximum loan amount that can be sanctioned under IB MICRO scheme ?

- A. 25 Lacs
- B. 10 Lacs
- C. 20 Lacs
- D. No ceiling

Ans: C

Q24: Maximum loan that can be sanctioned under IND MSME Vehicle

- A. Rs.50 lacs
- B. Rs.1 Crore
- C. Rs.2 Crore
- D. Rs.5 Crore

Ans: C

Q25: Quantum of Term Loan under My Own Shop in case of firms/ Company .

- A. 5 times of the cash profit of immediate preceding year
- B. 4 times of average cash profit for last three years
- C. Higher of A & B
- D. Not related to cash profit

Ans: C

Q26: What is the Collateral security for IB MICRO scheme ?

- A. 100% collateral security in the form of Immovable Property
- B. 75% collateral security in the form of Immovable Property
- C. Third Party Guarantee
- D. No collateral security Needed

Ans: D

Q27: How much concession on interest rate will be available for woman entrepreneur under IB MICRO scheme ?

- A. 1%
- B. 0.50%
- C. 0.25%

D. No Concession available

Ans: B

Q29: Maximum loan amount in IND SME Secure is Rs. _____ for facilities other than SOD

- A. 100 lacs
- B. 500 lacs
- C. 750 lacs
- D. No Ceiling

Ans: D

Q30: Under IND SME Secure, Margin for SOD facility is _____ on Land and Building

- A. 20%
- B. 30%
- C. 10%
- D. 15%

Ans: B

Q31: IND SME Secure product can be given to new units subject to availability of ____ % security in the form of immovable or liquid security

- A. 100%
- B. 150%
- C. 200%
- D. 125%

Ans: A

- Q32: Which of these is true in respect of IND SME Secure SOD facility**
- A. Primary security is hypothecation of stocks and book debts upto 90 days
 - B. Collateral security is mortgage of immovable property
 - C. Primary security is mortgage of immovable property
 - D. Maximum loan ceiling in this facility is Rs.50 lakh

Ans: C

Q33: Maximum loan quantum in IND SME Secure is Rs. _____ for SOD facility

- A. 25 Lacs
- B. 100 Lacs
- C. 50 lacs
- D. No Ceiling

Ans: A

Q34: Minimum loan amount in IND SME Secure is Rs. _____

- A. 5 lacs
- B. 10 lacs
- C. 1 lac
- D. Above 10 lacs

Ans: D

Q36: Which type of Immovable Security charge is not accepted as security for finance under IND-SME Ease scheme ?

- A. First Charge
- B. Second Charge
- C. Paripassu basis
- D. All the above

Ans: D

Q37: What is the Maximum loan amount that can be sanctioned under IND-SME Ease scheme ?

- A. Less than 20 Lacs
- B. Less than 50 Lacs
- C. Less than 25 Lacs
- D. Less than 1 Crore

Ans: B

Q38: Which of the following is correct regarding IND-SME Ease scheme

- A. GST is mandatory
- B. Udyam Registration Certificate is mandatory
- C. GST return should be filed for past two years
- D. All the above

Ans: D

Q39: Margin required for loan facility under IND-SME Ease scheme ?

- A. 10%
- B. 15%
- C. Nil
- D. 20%

Ans: C

Q40: MUDRA stands for

- A. Micro Units Development & Refinance Agency
- B. Micro Units Development & Refinance Authority
- C. MSME Units Development & Refinance Agency
- D. MSME Units Development & Refinance Authority

Ans: A

Q44: Margin for Weavers Mudra Scheme Above Rs50,000 to Rs.2.00 lakhs

- A. 10% of Project cost
- B. 15% of Project cost
- C. 20% of Project cost
- D. No margin

Ans: C

Q45: Margin for IB MUDRA – TVS KING is----%

- A. 10%
- B. 20%
- C. 25%
- D. 15%

Ans: D

Q46: Maximum Exposure Ceiling for IND-SME MORTGAGE is

- A. 10 lacs
- B. 500 lacs
- C. 100 lacs
- D. 200 lacs

Ans: B

Q47: Maximum loan quantum under IB TRADEWELL is Rs. _____ for SOD facility

- A. 25 lacs
- B. 1 Crore
- C. 2 Crores
- D. 50 lacs

Ans: C

Q48: Under IB DOCTOR PLUS for fresh passed out students, Maximum exposure is Rs. _____

- A. 2 Crores
- B. 1 Crore
- C. 5 Crores
- D. No loan for fresh passed out students

Ans: A

Q49: Quantum of Term Loan under My Own Shop in case of Individuals/ Professionals

- A. 36 times monthly gross income
- B. 60 times monthly net income
- C. Higher of 1 & 2
- D. Not related to monthly income

Ans: C

Q50: Margin for Secured OD under IB contractors on EM properties

- A. 20%
- B. 30%
- C. 40%
- D. 50%

Ans: D

Q51: What is the Maximum loan amount that can be sanctioned under My Own Shop

- A. 1 Crore
- B. 10 Crores
- C. 5 Crores
- D. 2 Crores

Ans: B

Q52: Which among the following is correct regarding IB CONTRACTOR

- A. Contractors in the line of business for at least 3 years
- B. Should have made net profit for the last 2 year
- C. Sub-Contractors are eligible for finance
- D. All are correct

Ans: D

Q55: Maximum loan under IB PURE JAL DHARA is

- A. Rs.10 lacs
- B. Rs.12 lacs
- C. Rs.15 lacs
- D. Rs.20 lacs

Ans: A

Q56: Exposure (Maximum) under IB MUDRA – TVS KING is Rs

- A. 1.00 lac
- B. 2.00 lacs
- C. 3.00 lacs
- D. 5.00 lacs

Ans: B

Q57: Eligible loan amount under InDhan Vahana loan is

- A. Above Rs 1 lakh to Rs 10 lakh (FB &NFB put together)
- B. Above Rs 10 lakh to Rs 100 lakh (FB &NFB put together)
- C. Above Rs 10 lakh to Rs 50 lakh (FB &NFB put together)
- D. Above Rs 10 lakh to Rs 200 lakh (FB &NFB put together)

Ans: B

Q58: Target Group for InDhan Vahana loan is/are

- A. All Individuals
- B. SC / ST Entrepreneurs
- C. All sole proprietorship
- D. All the above

Ans: B

Q59: Security for InDhan Vahana is/are

- A. Hypothecation of Vehicles financed under Term Loan
- B. CGSSI cover to be taken mandatorily
- C. Personal guarantee of the Partners/ Promoter Directors (not third party)
- D. All the above

Ans: D

Q60: Minimum Exposure Ceiling for IND-SME MORTGAGE for new borrower is

- A. Rs1 lacs
- B. Above 10 lacs
- C. Rs 100 lacs
- D. No minimum limit

Ans: B

Q61: Margin for IND-SME MORTGAGE is

- A. Minimum 30% of the Security Value
- B. Minimum 33% of the Security Value
- C. Minimum 40% of the Security Value
- D. Minimum 50% of the Security Value

Ans: C

Q64: Purpose of IB Doctor Plus

- A. To set up clinic, Clinic cum Residence
- B. Nursing Home, Hospital
- C. Machinery / Equipment for hospital
- D. All the above

Ans: D

Q65: IB My Own Shop Scheme can be given or allowed for

- A. New construction of shop
- B. Renovation of shop
- C. Ready purchase of shop
- D. All the above

Ans: D

Q66: Maximum loan amount to be sanctioned under Trade Well Term Loan

- A. Rs 20.00 lacs
- B. Rs 50 lacs
- C. Rs 1 crores
- D. Rs.5 crores

Ans: D

Q67: Which of the following is not required for lending under IB Micro Scheme ?

- A. Ram rating
- B. Scoring model
- C. CIBIL report
- D. KYC norms

Ans: A

Q68: Minimum Amount of Loan to be sanctioned under IB Doctor Plus

- A. Rs 1 lacs
- B. Rs 5 lacs
- C. Rs 10 Lacs
- D. none of these

Ans: A

Q69: What is time frame for disposal for loan applications for loans upto Rs.5 lakhs ?

- A. Within two weeks
- B. Within three weeks
- C. Within two days
- D. Within three days

Ans: A

Q72: Who is eligible for Stand Up India scheme is for

- A. SC
- B. ST
- C. Women
- D. all of the above

Ans: D

Q74: In working capital finance end use of funds is done through.....

- A. Regular visits to the assisted units and inspection of securities charged/ hypothecated to the bank
- B. Periodical scrutiny of the books of account of the borrowers
- C. conducting stock audit in applicable cases
- D. All the above

Ans: D

Q75: Minimum loan amount that can be sanctioned under Trade Well Scheme is

- A. No min limit
- B. Rs 1 lakhs
- C. Above 10 lakhs
- D. Rs 5 lakhs

Ans: C

Q76: Margin for IND SURYA SHAKTI is _____ on the cost of the equipments & erection charges

- A. 25%
- B. 15%
- C. 20%
- D. No margin

Ans: A

Q79: Maximum MSME Loan that can be Classified for Priority Sector

- A. 100 cr
- B. 500 cr
- C. 1000 cr
- D. No Ceiling

Ans: D

- Q81: Purpose of IND-SME E-VAAHAN Product**
- A. Purchase of 2 wheeler electric vehicle for business
 - B. Purchase of 3 wheeler electric vehicle for business
 - C. Purchase of 4 wheeler electric vehicle for business
 - D. All the above

Ans: D

Q82: Maximum loan that can be sanctioned under IND-SME E-VAAHAN

- A. 25 Lacs
- B. 100 Lacs
- C. 50 lacs
- D. No Ceiling

Ans: D

Q83: Margin for Jewel loan to Traders & MSMEs

- A. 25%
- B. 35%
- C. 30%
- D. 20%

Ans: C

Q84: Margin (Promoters contribution) is _____ for IB PURE JAL DHARA

- A. 25%
- B. 20%
- C. 30%
- D. 35%

Ans: B

Q85: Which of the following is correct regarding security under IB PURE JAL DHARA

- A. Hypothecation of Plant and Machinery
- B. CGTMSE coverage madatory
- C. Nil Collateral security
- D. All are correct

Ans: D

Q86: Administrative Approval for sanction of Loans under Mudra (PMMY) is required for limits above Rs. _____

- A. 1 lac
- B. 2 lacs
- C. 5 lacs
- D. No need of Approval

Ans: A

Q87: The person seeking a loan facility under IB My Own Shop Scheme should have been in the / activity for a minimum period to

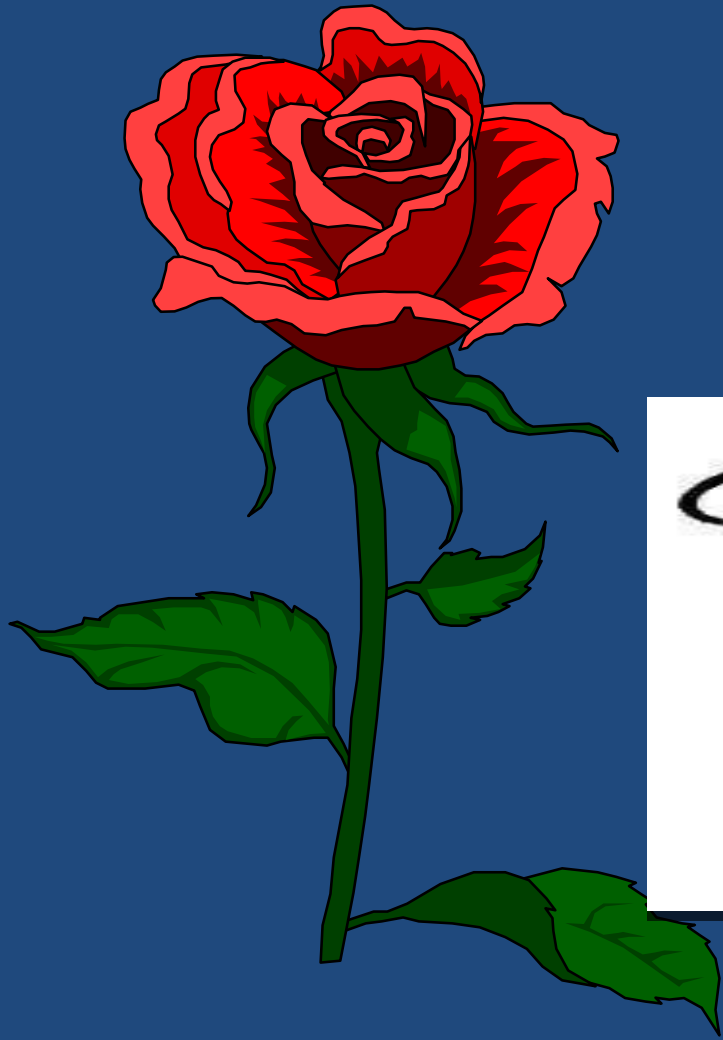
- A. 5 years
- B. 3 years
- C. 2 years
- D. No such Criteria

Ans: B

Q92: Monitoring of advances in MSME will include

- A. Unit/Factory Visit Reports.
- B. Stock Statements/Book Debts Statements.
- C. End Use Verification
- D. All the above

Ans: D



Thank
you