

MSME

1. Loans to service enterprises will be classified as priority sector if loan amount is upto _____ crores per unit for MSE and upto _____ crores for Medium enterprises
2. Loans to CRE sector can be classified under MSME sector – True or False
3. Time norms for disposal of Loans to Medium enterprises Above ` 25000 & upto ` 5 lakhs

4. No collateral security and/or third party guarantee to be taken in respect of loans / advances to MSME units as under (including KVIC and Government sponsored): _____ as per recommendations working group headed by Shri V K Sharma, ED, RBI)
5. Debt-Equity ratio may be relaxed upto ----- and may be permitted by the respective sanctioning authority that permit takeover of MSME accounts from other banks/financial institutions?
6. Rejection of MSME proposals can be done by _____
7. Concession of _____ % in applicable rate of interest in CGTMSE covered accounts upto an exposure of ` 100 lakh only
8. While takeover of MSME account from other Banks/ Financial Institutions the current ratio norm can be relaxed upto ----- which may be permitted by the respective sanctioning authority.
9. Obtention of search report for corporate accounts _____
10. MSOD cum Stock Statement(NF902) details shall be obtained from Industrial borrowers enjoying working capital limits of _____
11. Branches shall obtain the Simplified stock statement (NF 1003) from all borrowers (industrial and non industrial borrowers) who are enjoying SOCC limits upto _____ and OCC/PC limits upto ` _____
12. Audited balance sheet to be received for corporate for an amount of _____
13. What is the maximum limit in SOCC ?
14. What is the validity of LUCC ?
15. ACC max loan amount _____
16. Loans for Food and Agro Processing units upto an aggregate sanctioned limit of Rs 100 Cr is eligible to be classified under _____
17. Issuance of solvency certificates will be issued to an amount of Rs. _____

without insisting of financial statements

18. MSE Unnati loan can be granted for a loan amount of above Rs. _____ and upto _____
19. MSME Max loan amount Manufacturing unit _____ Service unit _____ Min loan amount _____
20. Max CGTMSE coverage amount –
21. Minimum Education for PMEGP Loans of above 10 lacs _____
22. Quick Mortality accounts _____ and above
23. Provision for Agriculture and MSME loans in NPA _____
24. JLG per member max limit _____ per person
25. UNDER PRIORITY SECTOR LOAN TO DEALERS IN FERTILISERS, CATTLE FEED, POULTRY MAX AMT? : _____ - NOW CLASSIFIED INTO _____
26. Guarantees cannot be issued more than _____
27. Repayment period for Medium Term loan _____
28. Debt Equity Ratio is useful for the appraisal of _____
29. SMERA stands for _____
30. MUDRA stands for _____
31. What is the income criteria for PMEGP loan _____ -
32. What is the maximum limit under MSME CAP ?.
33. Loans given to fertilizer dealer and cattle feed dealer comes under _____ sector
34. What is the full form of MCLR ?
35. CGMSE Stands for _____
36. What is the maximum amount granted under Mudra Shishu ?
37. For financing SME Cluster based approach, Recommending committee _____
38. MSME will enjoy priority sector classification upto _____ years, after they come out of MSME category.
39. CGMSE is a credit insurance set up jointly by _____ and _____
40. Stock statement to be submitted within _____ days of next month
41. Penal interest of _____ % on the outstanding _____ will be collected if the ABS is not submitted with 31st October of every year
42. QOS/HOS should be submitted by the parties enjoying working capital limits of Rs. _____ and above
43. Normally drawing power will be computed by deducting _____ from stocks.
44. Godown inspection can be done by a same officer/Manager continuously for a period of _____ months
45. Reimbursement of investment made in fixed assets in SMEs can be made to the parties whose track record is good for atleast _____ years.
46. For CUY _____ is the nodal agency
47. Gold Card for exporters validity period _____
48. Stock Audit to be done for the limits of Rs. _____ and above for Low Risk Customers
49. Valuation of fixed assets once in _____ years for moderate risk customers,

an amount of Rs. _____ and above, For Normal Risk Customers Rs. _____
and above
50. Maximum loan amount in Flavour scheme Rs. _____

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