



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL - 2017

MSME ADVANCES

Question and Answer:

1. The maximum ceiling on loan limit under Services Enterprises which can be considered as priority:
 - a. Micro and small enterprises aggregate limit up to Rs. 5 crores per unit
 - b. Medium Enterprises up to Rs. 10 crore per unit
 - c. Micro and small enterprises up to Rs. 10 crores per unit
 - d. Both a and b**
 - e. None of the above

2. The medium enterprises in Services sector, the investment in equipments should be:
 - a. More than Rs. 10 lacs up to Rs.500 lacs
 - b. Morethan Rs. 200 lacs up to Rs. 500 lacs**
 - c. More than Rs.25 lacs up to Rs. 500 lacs
 - d. None of the above

- 3.The guidelines for debt restructuring of MSME advances is nameds as :
 - a. Canara Sampoorna
 - b. Canara Sahayata**
 - c. Canara Shishu
 - d. Canara Tarun

4. The time norms for disposal of Micro and small enterprises proposal which comes under Circle office power for loan amounts above 5 lakhs upto 25 lakhs is:
 - a. 2 weeks
 - b. Micro & Small - 30 days
 - c. Medium - 45 days
 - d. Micro, Small & Medium - 8 weeks
 - e. B & C above**

- 5 The size of advances granted to units in the Khadi & Village Industries Sector(KVI) comes under Priority sector, irrespective of their size of operations and amount of original investment is P&M/ equipments is:
 - a. Rs. 25 lacs
 - b. Rs. 200 lacs
 - c. Rs.500 lacs
 - d. Rs.1000 lacs
 - e. No limit at all**



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6. Under Doctors choice Scheme, which of the following is Not true:
- All qualified registered practitioners are eligible
 - Maximum loan quantum can be granted is Rs.5 crores
 - Above 100 lakh, mortgage of immovable property and / or approved security valuing atleast 50% of the limit.
 - No interest concession for women entrepreneur**
 - Both WC and TL can be given
7. Loans to food and agro-based processing units with investments in Plant and machinery up to _____ to be classified as MSE:
- Rs. 1 Crore
 - Rs. 2 crores
 - Rs.5 Crores**
 - Rs.10 Crores
 - None of the above
8. Under Canara Caravan, the minimum and maximum limit that can be sanctioned is:
- Rs. 10 lacs , Rs. 2 Crores
 - Rs.25 lacs, Rs.5 Crores**
 - Rs.25 lacs, Rs.8 Crores
 - Rs. 10 lacs, RS.5 Crores
 - None of the above.
9. Under Canara MSME Expo Scheme, if the export turnover of the exporter is above Rs. 1000 lacs, the term loan can be sanctioned up to :
- Rs.10 lacs
 - Rs.20 lacs
 - Rs. 30 lacs
 - Rs.50 lacs**
 - Rs. 100 lacs
10. The Scheme which is launched for developing and refinancing financial intermediaries like Banks, NBFCs, etc for lending to micro enterprises is:
- Pradhan Jeeva Jyothi Bima Yojana
 - Pradhan Mantri Suraksha Yojana
 - Pradhan Mantri Mudra Yojana**
 - Pradhan Mantri Jan Dhan Yojana
 - None of the above
11. The loans which are categorised under Pradhan Mantri Mudra Yojana, for loans above Rs. 5 lacs up to RS. 10 lacs are called:
- Shishu
 - Kishore
 - Tarun**
 - Varun



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12. The Automated lending processing system for MSME loans for inward registering of the proposal along with MIS report is called as :

- a. Canara Sahayata
- b. Canara MSME Suvidha**
- c. Canara Kishore
- d. Canara Shishu
- e. None of the above

13. Under MSE Saral, the fixed assets created out of term loan should be inspected atleast once in a

- a. 3 months
- b. 6 months**
- c. 1 year
- d. 2 years
- e. None of the above

14. The stock audit for Medium risk category loans under Canara MSME CAP Scheme to be done once in:.

- a. Six months
- b. 1 year**
- c. 2 years
- d. 3 years
- e. None of the above

15. The tenability for Normal Risk rated accounts under OD MSME is?

- a. 12 months
- b. 15 months**
- c. 18 months
- d. 24 months
- e. 36 months

16. The minimum and maximum loan for Quasi Equity (risk Capital) scheme is:

- a. Rs.10 lacs, Rs.1 Crore
- b. Rs.25 lacs, Rs.5 crore
- c. Rs.25 lacs, Rs.10 Crore**
- d. Rs.10 lacs, Rs.10 Crores
- e. None of the above

17. In case of working capital loan, in CGMSE, the guarantee cover is for a period block of :

- a. 3 years
- b. 4 years
- c. 5 years**
- d. 10 years



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e. None of these

18. In case of micro enterprises up to Rs. 5 lacs, the maximum guarantee cover is ____ of the default amount subject to the maximum of :

- a. 75%, Rs.4.5 lacs
- b. 85%, Rs.4.25 lacs**
- c. 85%, Rs.4.5 lacs
- d. 75%, Rs.4.25 lacs
- e. None of the above

19. The maximum amount of guarantee coverage in respect of CGMSE account, in case of women entrepreneurs is:

- a. Rs.62.50 lacs
- b. Rs.65 lacs
- c. Rs.200 lacs**
- d. Rs.40 lacs
- e. None of the above

20. Which of the following is not true with regard to invocation of guarantee under CGMSE:

- a. Bank can claim on the account becoming NPA
- b. The loan facility has been recalled and the recovery proceedings have been initiated
- c. The trust shall pay 85% of the guaranteed portion of the outstanding in the default amount**
- d. The balance 25% will be paid on conclusion of recovery proceedings or after three years of obtention of decree of recovery whichever is earlier
- e. None of the above

21. CGTMSE cover available for eligible MSME account up to ---- lacs from 31.12.2016.

- a. Rs 100.00 lacs
- b. Rs 150.00 lacs
- c. Rs 200.00 lacs**
- d. Rs 500.00 lacs
- e. None of the above

22. Percentage of CGTMSE cover for Micro enterprises Above Rs 5 lacs up to Rs 50 lacs is....

- a. 75% of amount in default, max of Rs 40.00 lacs
- b. 80% of amount in default, max of Rs 40.00 lacs
- c. 85% of amount in default, max of Rs 37.50 lacs
- d. 80% of amount in default, max of Rs 37.50 lacs
- e. 75% of amount in default, max of Rs 37.50 lacs**



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23. The maximum extent of gurantee amount under CGTMSE scheme is

- a.Rs 37.50 lacs
- b.Rs 40.00 lacs
- c.Rs 50.00 lacs
- d.Rs 200.00 lacs**
- e. None of the above

24. AGF – CGTMSE, for Micro Enterprises accounts is

- a. 0.75%
- b.0.80%
- c.1.00%
- d.0.85%**
- e. None of the above

25. AGF/ASF allotted to our Bank based on NPA level for the year 2016-17, for Women category accounts up to Rs 5.00 lacs is

- a. 0.75%
- b.0.85%
- c.0.825%**
- d.0.935%
- e. 1.10%

26. In the event of defeciciencies in claim, MLI to refund the CGTMSE claim amount with penal interest at the rate of ----- % above the prevailing bank rate to the Trust.

- a. 2
- b.4**
- c.3
- d.1
- e. None of the above

27.Current ratio and DER parameter CGTMSE cover above Rs 50.00 lacs is

- a.1.25 & 2:1**
- b.1.33 & 3:1
- c. 1.25 & 3:1
- d.1.33 & 2:1
- e. None of the above

28. The accepted level of internal risk rating to cover the accounts with limits more than Rs 50.00 lacs, under CGTMSE is



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- a. Up to LR 1
- b. Up to LR 2
- c. Up to Normal risk**
- d. Upto Moderate risk
- e. None of the above

29. The lock in period for CGTMSE claim submission is ----- months from the date of last disbursement of loan or date of payment of guarantee fee

- a.18 months**
- b. 24 months
- c. 12 months
- d. 6 months
- e. None of the above

30. Targets for lending to SME sector including KVIC

- a.18%
- b. 4%
- c. 7.5%**
- d. 1%
- e. None of the above

31. MSME unit will enjoy priority sector classification up to ----- years after they grow out of MSME category

- a.1
- b.2
- c.3**
- d.4
- e. None of the above

32. Loans granted to Commercial real estate comes under Priority or non priority

- a. Priority
- b. Non Priority**
- c. Medium enterprises
- d. Priority housing sector
- e. None of the above

33. Annual growth under MSE should be – % in credit and – % in number of loans as per Prime Ministers' Task Force

- a.10,15
- b.15,20
- c.10,20
- d.20,10**
- e. None of the above



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34. Share of Micro enterprises should be – % of total MSE as at March of previous year.

- a. 10%
- b. 60%**
- c. 40%
- d. 20%
- e. None of the above

35. What is the investment in plant and machinery criteria for Micro enterprises (Mfg)

- a. does not exceed Rs 20.00 lacs
- b. does not exceed Rs 10.00 lacs
- c. more than Rs 10.00 lacs and up to Rs 500.00 lacs
- d. does not exceed Rs 15.00 lacs
- e. None of the above**

36. What is the investment in equipments ceiling for Medium enterprises (Service)

- a. does not exceed Rs 200.00 lacs
- b. does not exceed Rs 500.00 lacs
- c. more than Rs 500.00 lacs and up to Rs 1000.00 lacs
- d. more than Rs 200.00 lacs and up to Rs 500.00 lacs**
- e. None of the above

37. What is the investment in plant and machinery criteria for Small enterprises (Mfg)

- a. more than Rs 25.00 lacs and up to Rs 500.00 lacs**
- b. does not exceed Rs 50.00 lacs
- c. does not exceed Rs 25.00 lacs
- d. does not exceed Rs 30.00 lacs
- e. None of the above

38. What is the investment in equipments criteria for Small enterprises (Services)

- a. does not exceed Rs 20.00 lacs
- b. does not exceed Rs 10.00 lacs
- c. more than Rs 10.00 lacs and up to Rs 200.00 lacs**
- d. more than Rs 20.00 lacs and up to Rs 200.00 lacs
- e. None of the above



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39. What is the investment in plant and machinery criteria for Medium enterprises (Mfg)

- a. more than Rs 200.00 lacs and up to Rs 1000.00 lacs
- b. more than Rs 25.00 lacs and up to Rs 500.00 lacs
- c. more than Rs 200.00 lacs and up to Rs 500.00 lacs
- d. more than Rs 500.00 lacs and up to Rs 1000.00 lacs**
- e. None of the above

40. Target for MSE during a financial year is

- a. Achieve 15% growth over outstanding MSE of previous year
- b. Achieve 20% growth over outstanding MSE of previous year**
- c. Achieve 25% growth over outstanding MSE of previous year
- d. Achieve 40% growth over outstanding MSE of previous year
- e. Non of the above

41. Out of total advances to MSE ---- % should go to Micro (Mfg) having investment in P&M up to Rs 10.00 lacs and Micro (service) having investment in equipment up to Rs 4 lacs

- a. 25%
- b. 20%
- c. 15%
- d. 40%**
- e. None of the above

42. Out of total advances to MSE ---- % should go to Micro (Mfg) having investment in P&M above 10.00 lacs and upto Rs 25.00 lacs and Micro (service) having investment in equipment above Rs 4 lacs and Rs 10 lacs.

- a. 25%
- b. 20%**
- c. 15%
- d. 40%
- e. None of the above

43. Out of total advances to MSE --- % advances should go to Micro Enterprises

- a. 40%
- b. 60%**
- c. 25%
- d. 20%
- e. None of the above



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44.MSE proposal up to Rs 25000.00 to be sanctioned within how many days/weeks

- a.1week
- b.15 days**
- c.2weeks
- d.4weeks
- e. None of the above

45.MSE proposal beyond Rs 5 lacs and up to Rs 25lacs under branch power to be sanctioned within how many days/weeks

- a.2week
- b.4 weeks
- c.45 days
- d.30 days**
- e. None of the above

46.Medium proposal under Circle Office Power above Rs 25 lakhs to be sanctioned within how many days/weeks

- a.15 days
- b.30 days**
- c.45 days
- d.8weeks
- e. None of the above

47.The delayed payment to MSE units,the buyer has to pay penalty interest at ----- times of Bank rate notified by RBI

- a. 2 times
- b. 3 times**
- c. 4 times
- d. 5 times
- e. None of the above

48.Take over of MSME advances, the current ratio should be

- a. above 1.25
- b. above 1.33
- c. up to 1**
- d. below 1
- e. None of the above



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49. Internal Risk rating of MSME units with exposure of over Rs 2 lacs and not more than Rs 2.00 crore, to be done under which model

- a. RAM model
- b. small value model
- c. portfolio model
- d. manual model**
- e. None of the above

50. Scheme for energy savings for MSE, the maximum loan amount is

- a. 50 lac
- b. 75 lac
- c. 100 lac**
- d. 150 lac
- e. None of the above

51. Loan scheme for reimbursement of investment made in fixed assets by MSME is restricted to immediately preceding ----- months

- a. 6 months**
- b. 5 months
- c. 3 months
- d. 9 months
- e. None of the above

52. Artisan credit card scheme, the maximum loan amount is

- a. Rs 1.00 lac
- b. Rs 3.00 lacs
- c. Rs 5.00 lacs
- d. Rs 7.5 lacs
- e. None of the above**

53. Artisans Credit Card, the validity period of card is

- a. 1 year
- b. 2 years
- c. 3 years**
- d. 18 months
- e. None of the above



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54. Under composite loan scheme for MSMEs, the maximum loan amount is

- a. Rs 50.00 lacs
- b. Rs 100.00 lacs**
- c. Rs 200.00 lacs
- d. Rs 150.00 lacs
- e. None of the above

55. Under BE MSME scheme, bills drawn by which category MSME unit is accepted

- a. MSME – Service
- b. MSME - Manufacturing**
- c. MSME – Retail trade
- d. MSE – Manufacturing
- e. None of the above

56. Lending to Micro Credit Groups (MCG), the number of members in Urban and Rural/semi urban areas, should be

- a. 3 to 5 & 5 to 10**
- b. 2 to 5 & 5 to 10
- c. 5 to 10 & 3 to 5
- d. 5 to 10 & 2 to 5
- e. None of the above

57. The maximum per member loan limit under Micro Credit Groups is

- a. Rs 15000.00
- b. Rs 20000.00
- c. Rs 25000.00
- d. Rs 40000.00
- e. Rs 50000.00**

58. LUCC scheme, maximum loan amount is

- a. Rs 5 lacs
- b. Rs 15 lacs
- c. Rs 10 lacs**
- d. Rs 25 lacs
- e. None of the above

59. The maximum loan amount for the OD-SME scheme is

- a. Rs 300.00 lacs**



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- b. Rs 100.00 lacs
- c. Rs 200.00 lacs
- d. Rs 500.00 lacs
- e. None of the above

60. Coir Udyami Yojna scheme, the nodal agency is

- a. KVIC
- b. SIDBI
- c. Coir Board, Cochin**
- d. Coir Board, New Delhi
- e. None of the above

61. Government subsidy for the project of Rs 5.00 lacs, under coir udyami yojana is

- a. 25%
- b. 10%
- c. 18%
- d. 40%**
- e. 30%

62. Under Coir udyami Yojana, non release of Term loan to the beneficiary within ----- calender days, Bank shall pay interest on the grant, at running rate of interest on deposits.

- a. 10**
- b. 5
- c. 15
- d. 20
- e. None of the above

63. The maximum margin money under MMS @ 20% TUFS scheme is

- a. 20% maximum 10 lacs
- b. 20% maximum 15 lacs
- c. 20% maximum Rs 20 lacs**
- d. 20% maximum Rs 25 lacs
- e. None of the above

64. The maximum financial assistance under Integrated development of leather scheme, for MSE and Medium enterprises is

- a. 25% of cost P&M and 30% cost of P&M
- b. 25% of cost P&M and 40% cost of P&M
- c. 30% of cost P&M and 15% cost of P&M



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d.30% of cost P&M and 20% cost of P&M

e. 25% of cost P&M and 50% cost of P&M

65. The validity period of Gold card scheme for Exporter is

a.1 year

b. 5 years

c.3 years

d.2 years

e. None of the above

66. The maximum number of members in Joint liability group is

a. 2-5

b.5-8

c. 5-10

d. 5-8

e. None of the above

67. Maximum government grant under scheme for establishing Cold chain is

a.Rs 5 crores

b.Rs 10 crores

c. Rs 15 crores

d.Rs 20 crores

e. None of the above

68. The maximum loan amount under MSE unnati scheme is

a.Rs 50 lacs

b.Rs 10 lacs

c.Rs 100 lacs

d.Rs 200 lacs

e. None of the above

69. Rate of interest to be charged for loans under MSE Unnati scheme is

a.MCLR + 1.15%

b.MCLR + 1.25%

c.MCLR + 1.55%

d.MCLR + 1.45%

e. MCLR + 1.40%

70. --- % of concession on Processing charges / upfront fee available for MSE Unnati scheme



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- a. 10%
- b. 15%
- c. 20%
- d. 25%**

e. None of the above

71. Flavour scheme Model 2 , the maximum quantum of loan is

- a. 85% of project cost, max of Rs 100 lacs
- b. 85% of project cost, max of Rs 10 to Rs 100 lacs
- c. 80% of project cost max of Rs 10 lacs to Rs 100 lacs**
- d. 80% of project cost max of Rs 100 lacs
- e. None of the above

72. Under MSME Vahan loan, the maximum quantum of loan is

- a. 75% on road cost
- b. 80% on vehicle cost
- c. 90% on road cost**
- d. 80 % on road cost
- e. None of the above

73. Maximum Limit for Service sector under Canara MSME CAP is

- a. Rs 100 lacs
- b. Rs 150 lacs
- c. Rs 500 lacs**
- d. Rs 200 lacs
- e. None of the above

74. Security value in percentage for the properties situated in Urban/semi urban areas, required for considering loans for Manufacturing and Service enterprises, under MSME CAP, are

- a. 100%, 125%**
- b. 100%, 150%
- c. 125%, 150%
- d. 125%, 100%
- e. None of the above

75. Minimum loan amount and minimum number vehicle to be purchased, under Canara Caravan scheme is

- a. Rs 10 lacs & 5
- b. Rs 20 lacs & 10
- c. Rs 25 lacs & 5**



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- d. Rs 30 lacs & 10
- e. None of the above

76. Financing under Startups & early stage units, the meaning of early stage units:

a. Units which are not completed 3 years from date of COD/first balance sheet

b. Units which are not completed 2 years from date of COD/first balance sheet

c. Units which are not completed 1 years from date of COD/first balance sheet

d. Units which are not completed 6 months from date of COD/first balance sheet

e. None of the above

77. The maximum loan amount for Financing under Startups & early stage units

a. Rs 100 lacs

b. Rs 500 lacs

c. Rs 1000 lacs

d. Rs 200 lacs

e. None of the above

78. Stand up India scheme means

a. Setting up New projects under Mfg/Service/Trade by Women entrepreneur

b. Setting up green field projects by SC/ST entrepreneur

c. Setting up New projects by Women/SC/ST entrepreneur

d. Setting up green field projects by Women/SC/ST entrepreneur

e. Setting up New projects under Mfg/Service/Trade by Women/SC/ST entrepreneur

79. Maximum loan amount under Stand up India scheme is

a. Rs 500 lacs

b. Rs 100 lacs

c. Rs 200 lacs

d. Rs 300 lacs

e. None of the above

80. Under PMMY, loans above Rs 50000 upto Rs Rs 5 lacs categorized as

a. Shishu



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b.Tarun

c.Kishore

d.Mudra

e. None of the above

81. The Expansion for CEGSSC

a.Credit Enhancement Guarantee Scheme for Service Category

b.Credit Extension Guarantee Scheme for Schedule Caste

c.Credit Enhancement Guarantee Scheme for Schedule Caste

d.Credit Enhancement Guarantee Scheme for Service Category

e. None of the above

82.The Nodal agency for implementing Credit Enhancement Guarantee Scheme for Schedule Caste is

a.SIDBI

b.IBA

c.IFCI

d.ICICI

e.RBI

83. The maximum guarantee amount under CEGSSC scheme is

a.Rs 100 lacs

b.Rs 200 lacs

c.Rs 300 lacs

d.Rs 400 lacs

e. Rs 500 lacs

84. First year guarantee fee for women SC entrepreneurs is

a.1%

b.0.75%

c.0.85%

d.0.70%

e. None of the above

85. Under CEGSSC scheme, the lock in period is

a.12 months from date of first disbursement

b.15 months from date of first disbursement

c.18 months from date of first disbursement

d.24 months from date of first disbursement

e. None of the above



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86. Guarantee cover for loan of Rs 2 crores to Rs 5 cores under CEGSSC scheme, for registered companies is

- a. 80% of sanctioned facility
- b. 75% of sanctioned facility
- c. 70% of sanctioned facility**
- d. 60% of sanctioned facility
- e. None of the above

87. Maximum loan amount for Trade fairs under MSME Expo scheme is

- a. Rs 50 lacs
- b. Rs 25 lacs**
- c. Rs 15 lacs
- d. Rs 30 lacs
- e. None of the above

88. Minimum marks to be scored by the new MSME loan proposals up to Rs 200 lacs under new scoring norms for MSME proposals is

- a. 50
- b. 60**
- c. 70
- d. 75
- e. 80

89. Under Canara MSE Vijeta, collateral coverage for loan account which are ineligible to cover under CGTMSE is

- a. 25%
- b. 40%
- c. 60%**
- d. 50%
- e. None of the above

90. Minimum and Maximum loan amount under MSE Vijeta – Model II scheme is

- a. Above Rs 25 lacs & Rs 100 lacs
- b. Above Rs 10 lacs & Rs 100 lacs
- c. Above Rs 50 lacs & Rs 200 lacs
- d. Above Rs 10 lacs & Rs 200 lacs**
- e. None of the above



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91. The eligible borrower under MSE Smart scheme is

- a. Traders under MSE
- b. Contractors under MSE
- c. Professionals under MSE**
- d. Women entrepreneur under MSE
- e. None of the above

92. The maximum loan amount for purchase of FA/equipments under MSE Smart scheme restricted to -----% to total eligibility:

- a. 15%
- b. 20%**
- c. 25%
- d. 40%
- e. None of the above

93. The maximum loan amount for construction under MSE Smart scheme restricted to -----% to total eligibility:

- a. 75%
- b. 60%
- c. 80%**
- d. 70%
- e. None of the above

94. Maximum working capital finance under MSE Smart scheme is

- a. Rs 10 lacs
- b. Rs 7.50 lacs
- c. Rs 15 lacs
- d. Rs 20 lacs
- e. None of the above**

95. Bench mark current ratio for considering WC finance under Turnover method is

- a. 1.25**
- b. 1.33
- c. 1.00
- d. 1.30
- e. None of the above.

96. Turnover method applicable SME borrowers upto ---- crores



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- a. Rs 2 crores
- b. Rs 3 crores
- c. Rs 4 crores
- d. Rs 5 crores**
- e. None of the above

97. Under SME Cluster approach the 4C means

- a. Customer focus, Cost control, Cross sell, Contain risk**
- b. Customer focus, Capital, Cost control, Communication
- c. Capital, Cost, Communication, Capacity
- d. Cost, Capacity, Contain risk, Communication
- e. None of the above

98. Concession of ---- % in applicable rate of interest in CGTMSE covered accounts upto an exposure of Rs 200.00 lacs is available, subject to the condition that the ultimate interest rate shall not fall below the respective MCLR.

- a. 0.15%
- b. 0.20%
- c. 0.25%**
- d. 0.50%
- e. None of the above

99. Additional liquidity premium to be added with ROI, for TL with repayment from 1 to 5 years, is

- a. 0.20%
- b. 0.25%
- c. 0.30%
- d. 0.40%**
- e. None of the above

100. CGTMSE setup by Jointly by

- a. RBI, IBA
- b. RBI, SIDBI
- c. Govt of India, SIDBI**
- d. SIDBI, IBA
- e. None of the above.

101. What is full form of MUDRA?:

Micro Unit Development and Refinance Agency Ltd