

**MARUTHI SCHOOL OF BANKING (MSB)**  
**GENERAL AND FINANCIAL AWARENESS(II of X)**

1. What does T stand for in T-Bills?

1. Trust      2. Transfer      **3. Treasury**  
4. Trade  
Treasury bills

2. Who issues Treasury bills (T-bills) in India?

1. RBI      **2. Central Government**  
3. State Government      4. Both B and C

Treasury bills are issued by the Government of India. Reserve Bank of India manages and services these securities through its public debt offices. There are no treasury bills issued by State Governments.

3. What is the maximum tenure of T-Bills in India?

1. 91 days      2. 182 days      **3. 364 days**  
4. 728 days

At present, the Government of India issues three types of treasury bills through auctions, namely, 91-day, 182-day and 364-day.

4. What is the minimum amount for which T-Bills are issued in India?

1. Rs 10,000      **2. Rs 25,000**      3. Rs 50,000  
4. Rs 1,00,000

Minimum Amount: Rs 25,000 and multiples of Rs 25,000

5. What is the maximum amount for which T-bills are issued in India?

1. Rs 1,00,000      2. Rs 5,00,000  
3. Rs 10,00,000      **4. No Such Limit**

There is no ceiling limit on T-Bills.

6. T-bills auctions are held on NDS platform. What is the full form of NDS?

- 1. Negotiated Dealing System**  
2. Non Deduction System  
3. Non Differentiated System  
4. Networked Dealing System

T-bills auctions are held on the Negotiated Dealing System (NDS) and the members electronically submit their bids on the system.

7. Identify the correct statement.

1. T-Bills are issued at face value and redeemed at discount at maturity.  
2. T-Bills are issued at face value and redeemed at negotiated value at maturity.  
**3. T-bills are issued at a discount and redeemed at the face value at maturity**  
4. All are correct

T-bills are issued at a discount and redeemed at the face value at maturity.

Example : A T-Bill with a value of Rs 100 (Face Value) will be sold in the market at Rs 95 (discount of Rs 5). Then upon maturity it will be redeemed (buy back) at Rs 100 (Full Face Value)

8. Identify the false statement

1. T-bills are money market instrument.  
2. T-bills are issued by Government of India  
3. T-bills are zero coupon securities.

**4. All are true**

All are true. A zero-coupon security is one which makes no periodic interest payments and is sold at a deep discount from face value.

9. Identify the false statement.

1. Banks can use T-bills for fulfilling their SLR requirements  
**2. RBI auctions T-bills everyday on its website**  
3. T-bills have zero risk associated with them.  
4. All are true

The Reserve Bank of India conducts auctions usually every Wednesday to issue T-bills.

10. Treasury bills are also issued under the MSS. What is the full form of MSS?

1. Market Security Scheme  
2. Market Securitization Scheme  
3. Market Security Structure

**4. Market Stabilization Scheme**

MSS : Market Stabilization Scheme – These are the security issued to extract excess liquidity in the system rather than providing the government with funds.

11. What is the minimum denomination for which Sovereign Gold Bond (SGB) is issued?

- 1. 1 gram**      2. 2 gram      3. 3 gram  
4. 4 gram

Minimum is 1 gram (The minimum subscription limit has been reduced from 2 gram to 1 gram with the view to enlarge the subscriber base;)

12. What is the maximum denomination for which Sovereign Gold Bond is issued in case of joint account?

1. 1 kg      2. 2 kg      **3. 4 kg**  
4. No limit in joint account

Maximum limit in SGB is 500 gms. Irrespective of single or joint account.

13. What is the interest rate in Sovereign Gold Bond (SGB)?

1. **2.50%**      2. 2.75%      3. 3.00%  
4. 3.25%

The Bonds bear interest at the rate of 2.50 per cent (fixed rate) per annum on the amount of initial investment. Interest will be credited semi-annually to the bank account of the investor and the last interest will be payable on maturity along with the principal.

14. Which of the following agency cannot sell Sovereign Gold Bond (SGB)?

1. Public Sector Banks      2. SHCIL offices  
3. Post Offices      **4. Regional Rural Banks**

Bonds are sold through scheduled commercial banks (excluding RRBs), SHCIL offices and designated Post Offices either directly or through their agents.

15. What is the tenor of bonds issued under Sovereign Gold Bond (SGB)?

1. 5 years      2. 3 years      **3. 8 years**  
4. 10 years

16. What is the minimum numbers of year after which premature redemption is allowed under Sovereign Gold Bond (SGB) scheme?

1. 2 years      2. 3 years      **3. 5 years**  
4. No such limit

Though the tenor of the bond is 8 years, early encashment/redemption of the bond is allowed after fifth year from the date of issue on coupon payment dates.

17. What is the maximum limit of cash payment allowed under Sovereign Gold Bond (SGB) scheme?

1. Rs 15,000      **2. Rs 20,000**      3. Rs 25,000  
4. Rs 30,000

Payment can be made through cash (upto Rs. 20000)/cheques/demand draft/electronic fund transfer.

18. What is the maximum limit for banks to purchase Sovereign Gold Bond (SGB)?

1. 5 kg      2. 10 kg      3. 15 kg  
**4. No limit**

There is no limit for Banks, as it will qualify for SLR.

19. Identify the false statement.

1. Sovereign Gold Bond (SGB) is issued by Reserve Bank on behalf of Government of India.  
2. SGB is free from issues like making charges and purity in the case of gold in jewellery form.

**3. Issuance and redemption price of Bond is fixed on the basis of the price of gold of 998 purity**

4. Sovereign Gold Bond (SGB) can be transferred/gifted to someone.

Price of bond will be fixed in Indian Rupees on the basis of price for gold of 999 purity published by the India Bullion and Jewellers' Association Ltd. (IBJA).

20. Which of the following statement is true?

1. Minors cannot invest in SGB.  
2. Joint Holding is not allowed under SGB.  
**3. SGB can be used as collateral for loans from banks**  
4. TDS is applicable on the bond

Only C is true rest all are false. Correct statements

1. Minors can invest under SGB. The application on behalf of the minor has to be made by his/her guardian.  
2. Joint Holding is allowed under SGB  
4. TDS is not applicable on SGB.

21. Payments bank are required to park \_\_\_ per cent of their total deposits in SLR securities.

1. 25%      2. 50%      **3. 75%**      4. 100%  
Payments bank are required to park 75 per cent of their total deposits in SLR securities and the balance 25 per cent in other instruments as prescribed by the RBI.

22. In which year was EXIM bank established?

1. 1990      **2. 1982**      3. 1985      4. 1969

23. Negotiated Dealing System (NDS) is related to ?

- 1. Government Securities Trading**  
2. Stock Market Trading  
3. Bank bills trading  
4. Mutual Fund trading  
RBI introduced Negotiated Dealing System (NDS) in February 2002 to automate the process of trading and settlement of Government securities transactions

24. When a bank invests its fund in government security it is known as?

1. Hedge Banking      **2. Narrow Banking**  
3. Universal Banking      4. Asset Banking  
Narrow banking would restrict banks to holding liquid and safe government bonds.

25. What is the maximum tenor for commercial paper?

1. 3 years      2. 2 years      **3. 1 year**  
4. 182 days  
7 days – 1 year

26. Who manages Rural Infrastructure Development Fund (RIDF)?

1. SEBI
2. Government of India
3. RBI
4. **NABARD**

The RIDF was set up by the Government in 1995-96 for financing ongoing rural Infrastructure projects. The Fund is maintained by the National Bank for Agriculture and Rural Development (NABARD).

27. \_\_\_\_\_ is networking of branches, which enables Customers to operate their accounts, and avail banking services from any branch of the Bank.

1. CORE
2. **CBS**
3. NFT
4. LAN

Core Banking Solution

28. In which year Regional Rural Banks were established?

1. 1990
2. 1985
3. 1969
4. **1975**

2 October 1975

29. RBI started the system of Ombudsman to resolve grievance of customers in which year?

1. 1990
2. **1995**
3. 2000
4. 2001

30. Which of the following is the accounting period of RBI?

1. January-December
2. April-March
3. **July-June**
4. October-September

31. What does E stand for in ECB?

1. Economic
2. Equity
3. **External**
4. Electronic

ECBs refer to commercial loans in the form of bank loans, securitized instruments (e.g. floating rate notes and fixed rate bonds, non-convertible, fully convertible or partially convertible preference shares), buyers' credit, suppliers' credit availed of from non-resident lenders with a minimum average maturity of 3 years.

32. What does F stand for in BFSI?

1. Finance
2. Fixed
3. Futures
4. **Financial**

Banking, Financial services and Insurance (BFSI) is an industry term for companies that provide a range of such financial products/services such as universal banks

33. Angel Investors usually invest in \_\_\_\_\_.

1. Stock Market
2. Mutual Funds
3. **Startups**
4. Government Securities

34. What is the full form of IIN (Issued by NPCI)?

1. Initial Identification Number
2. Identification Index Number
3. International Identification Number
4. **Institution Identification Number**

This number identifies the bank to which the customer has mapped his/her Aadhaar number. Each bank would be issued a unique Institution Identification Number (IIN) NPCI.

35. IIN consists of how many digit?

1. 4
2. **6**
3. 8
4. 10

It is a six digit number.

36. The maximum allowable debit allowed by NPCI to banks on AEPS is called?

1. Net Outflow Limit (NOL)
2. **Net Debit Cap (NDC)**
3. Net Inflow Cap (NIC)
4. Net Credit Cap (NCC)

The limit allocated to the banks is called Net Debit Cap (NDC). The NDC calculated by NPCI at any instant for the AEPS will be net of total outward and inward for the day. This is the maximum allowable debit for a particular bank for a day.

37. What does E stand for in AEBA (accounts which are APBS capable)?

1. **Enabled**
2. Electronic
3. Equity
4. Estimated

AEBA – Aadhar Enabled Bank Account  
APBS- Aadhaar Payment Bridge System

38. What is NPCI mapper?

1. Link of all account numbers with NPCI
2. Physical link between all the ATMs in the country
3. **Repository of Aadhaar numbers maintained by the APB System**
4. The Switch network used in ATM transactions

NPCI mapper is a repository of Aadhaar numbers maintained by the APB System and used for the purpose of routing the APB transactions to the destination banks. The NPCI mapper contains Aadhaar number along with IIN of the bank to which the customer has seeded his/her Aadhaar number.

39. Receivables Exchange of India Ltd (RXIL) is a joint venture between ?

1. NABARD and BSE
2. IDFC and BSE
3. **SIDBI and NSE**
4. RBI and NSE

Receivables Exchange of India Ltd (RXIL) is a joint venture promoted by Small Industries Development Bank of India (SIDBI) and National Stock Exchange of India Limited (NSE). RXIL has

launched India's First Trade Receivables Discounting System (TReDS)

40. TReDS is related to \_\_\_\_ ?

1. Government Institutions    2. Public Sector Banks

**3. MSME**

4. Foreign Companies

TReDS is an online electronic institutional mechanism for facilitating the financing of trade receivables of MSMEs through multiple financiers.

41. Which of the following is the largest network of shared ATMs in India?

1. NFS    2. NTFS    3. NEFT

4. NPCI

National Financial Switch (NFS) is the largest network of shared automated teller machines (ATMs) in India.

42. NFS was developed by?

1. NPCI    **2. IDRBT, Hyderabad**

3. NASSCOM    4. RBI

The National Financial Switch is the largest interconnected network of automated teller machines (ATMs) in India. This system was developed by Institute of development and research in Banking Technology (IDRBT), Hyderabad. NFS is operated by NPCI.

43. How many institutions in India have joined the NFS network?

1. 645    2. 600    **3. 745**    4. 500

NFS network comprise of 745 members which include 100 direct members, 645 sub-members including regional rural banks (RRBs) and white label ATM operators (WLAOs)\*. [Data as on 2 March 2017]

44. What does C stands for in BBPCU?

1. Composition    **2. Central**

3. Cash    4. Corporate

Bharat Bill Payment Central Unit (BBPCU)

The BBPS will consist of two types of entities carrying out distinct functions : BBPCU , BBPOU

45. Who operates Bharat Bill Payment System (BBPS)?

1. RBI    2. NABARD    3. SEBI

**4. NPCI**

46. What does D stands for in NCD?

1. Debt    2. Deposit    **3. Debentures**

4. Data

NCD – Nonconvertible Debentures

46. In BHIM app money can be send using ?

1. Virtual Payment Address (VPA)

2. Account Number

3. QR code

**4. All of these**

User can send money using a Virtual Payment Address (VPA), Account Number & IFSC, Aadhaar Number or QR code.

47. What does QR stands for in QR code?

1. Queue Representation    2. Query Response

3. Quasi Representation    **4. Quick Response**

QR Code – Quick Response Code

48. In BHIM app , a Virtual Private Address has the extension of \_\_\_\_ ?

1. VPA

**2. UPI**

3. depends on the name of bank name@upi    4. NPCI

49. What does I stands for in BHIM?

1. Instruction    2. Instant    3. Immediate

**4. Interface**

Bharat Interface for Money (BHIM)

50. Where is the head quarter of Insurance Regulatory And Development Authority (IRDA) located?

1. Mumbai    **2. Hyderabad**    3. Delhi

4. Kolkata

Hyderabad , Telangana

51. Where is the head quarter of Securities And Exchange Board Of India (SEBI) located?

**1. Mumbai**    2. Hyderabad    3. Delhi

4. Kolkata

52. Where is the head quarter of National Housing Bank (NHB) located?

1. Mumbai    **2. New Delhi**    3. Kolkata

4. Lucknow

53. Where is the head quarter of SIDBI located?

1. Mumbai    2. New Delhi    3. Kolkata

**4. Lucknow**

54. Where is the head quarter of Investment Information And Credit Rating Agency (ICRA) Limited located?

**1. Gurgaon**    2. Delhi    3. Kolkata

4. Mumbai

Gurgaon, Haryana

55. Where is the head quarter of Credit Analysis And Research Limited (CARE) located?  
 1. Gurgaon 2. Delhi 3. **Mumbai**  
 4. Kolkata
56. Where is the head quarter of Credit Rating Information Services Of India Limited (CRISIL) located?  
 1. **Mumbai** 2. Kolkata 3. Delhi  
 4. Hyderabad
57. Where is the head quarter of India Ratings & Research (Ind-RA) located?  
 1. Delhi 2. **Mumbai** 3. Kolkata  
 4. Hyderabad
58. Where is the head quarter of Onicra Credit Rating Agency located?  
 1. **Gurgaon** 2. Mumbai 3. Delhi  
 4. Kolkata
59. Where is the head quarter of Credit Information Bureau (IndiA) Limited (CIBIL) located?  
 1. **Mumbai** 2. Delhi 3. Kolkata  
 4. Gurgaon
60. Which of the following cannot issue Certificate of Deposit (CD)?  
 (i) Regional Rural Banks  
 (ii) Local Area Banks  
 (iii) All-India Financial Institutions (FIs)  
 1. Only (i) 2. Only (ii) 3. Only (iii)  
**4. Both (i) and (ii)**  
 CDs can be issued by (i) scheduled commercial banks {excluding Regional Rural Banks and Local Area Banks}; and (ii) select All-India Financial Institutions (FIs) that have been permitted by RBI
61. What is the minimum deposit under Certificate of Deposit (CD)?  
 1. Rs 25,000 2. Rs 50,000 3. **Rs 1,00,000**  
 4. Rs 2,00,000  
 Minimum amount of a CD should be Rs.1 lakh, i.e., the minimum deposit that could be accepted from a single subscriber should not be less than Rs.1 lakh, and in multiples of Rs. 1 lakh thereafter.
62. What is the minimum maturity period of a CD issued by a bank?  
 1. **7 days** 2. 14 days 3. 30 days  
 4. 1 year
63. What is the maximum maturity period of a CD issued by a bank?  
 1. **1 year** 2. 2 year 3. 3 year  
 4. 4 year
64. What is the minimum maturity period of a CD issued by a Financial Institution?  
 1. 7 days 2. 14 days 3. 30 days  
**4. 1 year**
65. What is the maximum maturity period of a CD issued by a Financial Institution?  
 1. 1 year 2. 2 year 3. **3 year**  
 4. 4 year  
 1-3 year
66. Identify the true statement.  
 1. Banks / FIs cannot grant loans against CDs.  
 2. CDs may be issued at a discount on face value.  
 3. Banks / FIs are also allowed to issue CDs on floating rate basis.  
**4. All are correct**  
 All of the above three statements are true.
67. What is the maximum amount for which CDs can be issued?  
 1. Rs 10,00,000 2. Rs 15,00,000  
 3. Rs 20,00,000 4. **No such limit**
68. Find the false statement.  
 1. Non-Resident Indians (NRIs) may also subscribe to CDs  
**2. A CD issued to NRI can be endorsed to another NRI in the secondary market.**  
 3. The FIs can issue CDs for a period not less than 1 year  
 4. There is no lock-in period for the CDs.  
 Such CDs cannot be endorsed to another NRI in the secondary market.
69. Which statement(s) is/are false  
 (i) CDs are transferable.  
 (ii) CDs issued to NRIs is repatriable  
 (iii) Banks have to maintain CRR and SLR on the issue price of the CDs.  
 1. Both (i) and (ii) 2. Both (i) and (iii)  
**3. Only (ii)** 4. Only (ii) and (iii)  
 Non-Resident Indians (NRIs) may also subscribe to CDs, but only on non-repatriable basis
70. In which year was Commercial Paper (CP) introduced?  
 1. 1982 2. 1999 3. 1992  
**4. 1990**  
 Commercial Paper (CP) is an unsecured money market instrument issued in the form of a promissory note. It was introduced in India in 1990.

71. Which of the following cannot issue Commercial Paper (CP)?

1. Corporates

**2. Scheduled Commercial Banks**

3. All India Financial Institutions (AIFIs)

4. Standalone Primary Dealers

Corporates, primary dealers (PDs) and the All-India Financial Institutions (FIs) are eligible to issue CP.

72. Corporates with minimum net worth of \_\_\_ can issue Commercial Paper (CP).

1. Rs 1 crore 2. Rs 2 crore 3. Rs 3 crore

**4. Rs 4 crore**

A corporate would be eligible to issue CP provided

a. the tangible net worth of the company, as per the latest audited balance sheet, is not less than Rs. 4 crore

b. company has been sanctioned working capital limit by bank/s or all-India financial institution/s; and

c. the borrowal account of the company is classified as a Standard Asset by the financing bank/s/ institution/s.

73. The minimum credit rating required by corporates and other issuer to issue Commercial Paper (CP) ?

1. A-1 2. A-4 **3. A-2** 4. A-3

All eligible participants shall obtain the credit rating for issuance of Commercial Paper either from Credit Rating Information Services of India Ltd. (CRISIL) or the Investment Information and Credit Rating Agency of India Ltd. (ICRI) or the Credit Analysis and Research Ltd. (CARE) or the FITCH Ratings India Pvt. Ltd. or such other credit rating agency (CRI) as may be specified by the Reserve Bank of India. The minimum credit rating shall be A-2

74. What is the minimum denomination for which Commercial Paper (CP) can be issued?

1. Rs 25,000

2. Rs 1,00,000

**3. Rs 5,00,000**

4. Rs 10,00,000

CP can be issued in denominations of Rs. 5 lakh or multiples thereof.

75. What is the minimum maturity period of Commercial Paper (CP)?

1. 1 day

**2. 7 days**

3. 14 days

4. 365 days

76. What is the maximum maturity period of Commercial Paper (CP)?

1. 182 days

**2. 365 days**

3. 2 years

4. 5 years

1 year

77. Only a scheduled bank can act as an IPA for issuance of CP. What does IPA stand for?

1. Institute for Paying Adjustments

2. In Principle Approver

**3. Issuing and Paying Agent**

4. In Performing Agent

IPA – Issuing and Paying Agent

78. Identify the false statement.

1. Banks can invest in CPs

2. CP shall be issued at a discount to face value

3. There is no maximum limit for amount the issue of CPs.

**4. Issuers cannot buyback the CPs issued by them**

Issuers may buyback the CP, issued by them to the investors, before maturity.

79. Where is the headquarter of FIMMDA?

1. Delhi

**2. Mumbai**

3. Kolkata

4. Hyderabad

Fixed Income Money Market and Derivatives Association of India (FIMMDA), may prescribe, in consultation with the RBI, any standardised procedure and documentation for operational flexibility and smooth functioning of CP market

80. The Insolvency and Bankruptcy Board of India was set up on \_\_\_\_ ?

1. April 1, 2016

2. July 1, 2016

**3. October 1, 2016**

4. June 1, 2016

The Insolvency and Bankruptcy Board of India was established on October 1, 2016 in accordance with the provisions of The Insolvency and Bankruptcy Code, 2016.

81. What was the deadline set by the revenue department for reporting details of accounts under Foreign Account Tax Compliance Act (FATCA)?

1. January 31, 2017

**2. December 31, 2016**

3. November 30, 2016

4. October 31, 2016

82. The merger of State Bank of India with its 5 associate banks will become effective from which date?

1. July 1, 2017

2. October 1, 2017

3. June 1, 2017

**4. April 1, 2017**

1 April, 2017

83. The Reserve Bank of India has extended the timeline for full implementation of the Basel III capital regulations to \_\_\_\_\_ .

1. April 1, 2019

**2. March 31, 2019.**

3. July 31, 2019

4. June 1, 2019

84. What is the deadline set by RBI for banks to clean up their balance sheet?

1. April 2017
2. October 2018
- 3. March 2017**
4. April 2018

85. Non Resident Indian citizens who were abroad during the demonitisation period can exchange old notes till which date?

1. March 31, 2017
- 2. June 30, 2017**
3. July 31, 2017
4. April 1, 2017

Non Resident Indian citizens who were abroad during November 9, 2016 to December 30, 2016 can avail this facility upto June 30, 2017. NRIs can deposit only Rs25,000 as per FEMA law restrictions. However, this facility is not available for Indian citizens resident in Nepal, Bhutan, Pakistan and Bangladesh.

86. Resident Indian citizens who were abroad during November 9, 2016 to December 30, 2016 can exchange demonetized notes till which date?

1. May 31, 2017
  2. April 1, 2017
  3. June 30, 2017
  - 4. March 31, 2017**
- March 31, 2017

87. The government has instructed banks to enable internet banking across all accounts and link them with aadhar number by \_\_\_\_\_.

1. July 31, 2017
- 2. March 31, 2017**
3. June 30, 2017
4. October 31, 2017

The government has instructed banks to enable internet banking across all accounts by March 31 and mandatorily link them to the Aadhaar number to facilitate digital payments and online transactions. The measure has been approved at the "highest levels" in the government, and is aimed at facilitating digital payments across the banking system.

88. The Reserve Bank of India has advised bank-operated Financial Literacy Centers to conduct special camps on UPI and USSD from which date for 1 year?

- 1. April 1, 2017**
2. October 1, 2017
3. June 1, 2017
4. July 1, 2017

89. What is the deadline set by the Reserve Bank of India for banks to complete their migration to EMV chip-and-PIN payment cards?

1. October 1, 2017
2. March 31, 2017
3. March 31, 2018
- 4. December 31, 2018**

The Reserve Bank of India has set a Dec. 31, 2018, deadline for banks to complete their migration to EMV chip-and-PIN payment cards, rejecting calls

for additional deadline extensions for issuing the cards.

90. What does D stand for in MUDRA?

1. Department
2. Deposit
3. Debt

#### **4. Development**

MUDRA stands for Micro Units Development & Refinance Agency.

91. MUDRA was announced in the Budget for \_\_\_\_\_.

1. FY 14
2. FY 15
- 3. FY 16**
4. FY 17

MUDRA was announced in the budget 2015-16 by the Hon'ble Finance Minister. i.e FY 16. MUDRA was launched by the Hon'ble Prime Minister Shri Narendra Modi on 08 April 2015 at a function held at Vigyan Bhawan, New Delhi.

92. What is the full form of NCSB?

1. Non-Client Systematic Banking
- 2. Non-Corporate Small Business**
3. Non-Customer Small Banking
4. Non-Corporate Systematic Business

NCSB is the main target group of MUDRA Yojana. Non-Corporate Small Business Segment (NCSB) comprising of millions of proprietorship / partnership firms running as small manufacturing units, service sector units, shopkeepers, fruits / vegetable vendors, truck operators, food-service units, repair shops, machine operators, small industries, artisans, food processors and others, in rural and urban areas.

93. MUDRA is a wholly owned subsidiary of \_\_\_\_\_.

1. RBI
2. NABARD
- 3. SIDBI**
4. NHB

MUDRA has been initially formed as a wholly owned subsidiary of Small Industries Development bank of India (SIDBI) with 100% capital being contributed by it.

94. What is the Authorised Capital of MUDRA?

1. Rs 500 Crore
2. Rs 750 Crore
- 3. Rs 1,000 Crore**
4. Rs 1,500 Crore

authorized capital of MUDRA: Rs. 1000 crores  
Paid up capital is: Rs. 750 crore, fully subscribed by SIDBI.

95. What is the maximum loan that can be given under MUDRA Yojana?

1. Rs 1,00,000
2. Rs 5,00,000
- 3. Rs 10,00,000**
4. No Upper Limit

The maximum limit is Rs 10 lakh

96. What is the maximum amount of loan that can be given under the product Shishu of Pradhan Mantri MUDRA Yojana?

1. Rs 5,000    **2. Rs 50,000**    3. Rs 5,00,000  
4. Rs 10,00,000

Shishu : covering loans upto Rs 50,000/-

97. What is the maximum amount of loan that can be given under the product Kishor of Pradhan Mantri MUDRA Yojana?

1. Rs 5,000                      2. Rs 50,000  
**3. Rs 5,00,000**                4. Rs 10,00,000

Kishor : covering loans above 50,000/- and upto 5 lakh

98. What is the maximum amount of loan that can be given under the product Tarun of Pradhan Mantri MUDRA Yojana?

1. Rs 5,000                      2. Rs 50,000  
3. Rs 5,00,000                **4. Rs 10,00,000**

Tarun : covering loans above 5 lakh and upto 10 lakh

99. MUDRA extends a reduction of \_\_\_\_\_ in its interest rates to MFIs / NBFCs, who are providing loans to women entrepreneurs.

- 1.25bps**            2.50 bps            3.75 bps  
4.100 bps

At present, MUDRA extends a reduction of 25bps in its interest rates to MFIs / NBFCs, who are providing loans to women entrepreneurs. Means if the interest rate to be

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