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MSME

QUESTION PDF



Note: Though we had taken enough care to go through the questions, we advise everyone to update oneself with the latest information through RBI website and other authenticated sources.

January 2022

MSME QUESTION PDF

As the Exams of Micro, Small & Medium Enterprises 2022 January & March dates have long since announced, as a banker if you want to work in this field, you must really be looking for relevant and right material so that you can prepare well & acquire as much knowledge as possible. Here, you have arrived at the right place, as you will get some questions on MSME whose paper is due on 23rd January 2022 & after that on 12th & 26th of March 2022.

So, we have brought you some important set of questions that you must go through to prepare for your MSME Certificate Exam.

Go through the below given multiple choice questions on MSME for 2022 Exam preparation:

No.	MSME – Questions	Answer
1	What is the name of MSME Public Procurement Portal? a. MSME Samjhauta b. MSME Sambandh c. MSME Sandesh d. MSME Sampark	b
2	Which state government had signed an agreement with Invest India on 1 st of March, 2017? a. Bihar b. Jharkhand c. Odisha d. None of the above states	c
3	What do you mean by ZED in the context of MSMEs and Certification in manufacturing? a. Zero Defect Zero Effect b. Zero Effects Zero Defects c. Zero Delays Zero Effect d. Zero Effectiveness Zero Defectiveness	a

4	<p>India signed an agreement for MSME financing with which bank on 13th December 2016?</p> <p>a. International Bank for Reconstruction and Development (IBRD) b. World Bank c. Asian Development Bank (ADB) d. None of the above banks made an agreement</p>	a
5	<p>RBI has relaxed the rules for resolution of stressed loans given to which sector on 17th March 2016?</p> <p>a. SME: Small and medium-sized enterprises b. SMB: Small and Medium Banking c. MSME: Ministry of Micro, Small and Medium Enterprises d. None of the above</p>	c
6	<p>MSME has launched which important initiatives on the sidelines of the 14th MSME National Board Meeting at Vigyan Bhavan in August 2016?</p> <p>a. MSME Databank Portal b. Online Facilitation Web Portal c. Both of the above d. Neither of the above</p>	c
7	<p>Who is the current Minister of Micro, Small and Medium Enterprises since 07 July 2021?</p> <p>a. Giriraj Singh b. Narayan Tatu Rane c. Vidyapati Kumat d. Uma Bharati</p>	b
8	<p>What is the name of the performance and credit rating scheme that has been launched by the MSME Ministry to assess the creditworthiness and capabilities of industries in the sector?</p> <p>a. Performance & Credit Rating Scheme b. Zero Defect Zero Effect Certification c. Performance & Economy Rating Scheme d. None of the above schemes</p>	a

9	For which of the following was a radio jingle released by MSME ministry on 20th Sept 2017? a. National SC ST Hub b. Marginalized communities c. Minority communities d. Both a & c	a
10	Under which scheme the MUDRA banks were set up that were/are to provide its services to small entrepreneurs outside the service area of regular banks, by using last miles agents? a. Jan-Gana yojana b. Atal Bihari Vitta Yojana c. Pradhan Mantri MUDRA Yojana d. None of the above Yojanas	c
11	When it's said that the economies are ranked on their ease of doing business by World Bank, therein, what does it mean having a high ease of doing business? a. the regulatory environment in a country is helpful in starting and operating the local firms b. the regulatory environment in a country has imposed lower checks on parameters of conducting business c. the regulatory environment is very easily manageable in a country while doing business d. All of the above	a
12	Which of the following loan products fall under the category of indirect finance in agriculture under priority sector? a. Short-term loans to raise crops b. Loans to small & marginal farmers for land purchase for agricultural purposes c. Credit for purchase & distribution of pesticides, seeds and fertilizers etc d. Working capital & term loans to finance production & investment requirements for agriculture & allied activities	c
13	Which of the below are some of the primary securities in the context of CGTMSE? (i) Assets created out of the credit facility,	d

	<p>(ii) Land & building of factory or office or godown etc. which pertains to the unit & associated with the project and is unencumbered,</p> <p>(iii) Proprietors' personal guarantee</p> <p>a. Only (i) & (ii) b. Only (i) & (iii) c. Only (ii) & (iii) d. All - (i), (ii) & (iii)</p>	
14	<p>In franchising, the entrepreneur takes few risks as the franchise provides all but which one of the following?</p> <p>a. Established market for the product b. Management assistance in operating the business c. Economies of scale for purchasing d. Oversale of rights</p>	d
15	<p>Which of the following is best identified when a business with an established name & product is sold to additional owners along with the rights to distribute product?</p> <p>a. Spin-off b. Intrapreneurship c. Trade-off d. Franchise</p>	d
16	<p>Which of the following is incorrect regarding PMEGP scheme?</p> <p>a. Both existing as well as new projects are eligible for this scheme b. Only single person from 1 family is eligible for this scheme c. Family would include beneficiary as well as spouse d. No concession in rate of interest</p>	a
17	<p>Which of the following falls under the category of direct finance in agriculture under priority sector?</p> <p>a. Loans upto Rs. 40,00,000.00 that are granted for input purchase & distribution for the allied activities such as cattle feed, poultry feed etc. b. Finance provided to Joint Liability Groups (JLGs) for agriculture & allied activities</p>	b

	c. Finance to set up of Agri-clinic & Agribusiness centers d. Overdrafts upto Rs. 25,000.00 (per account) that are granted against “no-frills” a/cs in rural & semi-urban areas	
18	Which of the following is incorrect when we talk about PMEGP scheme? a. There is no condition for education for project up to Rs 10,00,000.00 for industry and Rs 5,00,000.00 for service. b. There is no limit on income of family c. The scheme is not applicable in J&K. d. It covers both the rural as well as urban centres	c
19	With whom the Indian banks are required to report to who are not able to fulfill the target of 18% for agricultural sectors? a. deposit the short fall to the RBI b. deposit the short fall amount with NABARD under Rural Infrastructure Development Fund c. deposit the short fall (under National equity fund) with SIDBI d. deposit with GOI	b
20	Which of the following given credits is not an investment line of credit under Revised - UCO Kisan Samridhi Yojna (UKSY)? a. Short-term credit for farmers’ consumption or domestic needs b. Extending personal loans that includes loans for purchase of consumer durables or vehicles inclusive of housing loans c. Extending loan for the purpose to repay high costs loans from non-institutions d. Extending loans to purchase machinery or equipment etc.	a

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