

Seat No. : _____

SB-131

September-2020

M.Com., Sem.-IV HPP

CC-17 : Financial Inclusion and Micro Finance

Time : 2 Hours]

[Max. Marks : 50

- Instructions :**
- (1) All questions in Section-I carry equal marks.
 - (2) Attempt any 2 questions in Section-I.
 - (3) Question 5 in Section-II is compulsory.

Section – I

1. (A) Name and explain different barriers to Financial Inclusion. **10**
(B) Short Note on – ‘Six Pillars of PMJDY’. **10**
2. (A) Discuss the benefits of Self Help Group to its members. **10**
(B) What initiatives are taken by government for development of Micro Finance ? **10**
3. (A) Describe the significance of urban co-operative. **10**
(B) Discuss the problem of dual control in co-operative banking. **10**
4. (A) Discuss in detail the Technology used for Financial Inclusion as well as for PMJDY. **10**
(B) Write a detailed note on RuPay Debit cards. **10**

Section – II

5. MCQ's : (Attempt any 5)

10

- (1) The full form of BCs as Financial intermediaries is _____.
(a) Bank Correspondents (b) Branch Correspondents
(c) Backward Class (d) Bank Community
- (2) PMJDY is not related to which of the following ?
(a) Literacy (b) Female Education
(c) Bank (d) All of the above
- (3) Which of the following is not the main aim of financial inclusion ?
(a) To maintain a certain quantity of liquid assets.
(b) To control money supply in the economy.
(c) Both (a) and (b)
(d) None of the above
- (4) The full form of 'SBLP' as part of Self Help Group is
(a) Self-Banking Legal Process
(b) Super Banking and Loan Process
(c) Self Help Group-Bank Linkage Programme
(d) None of the above
- (5) The full form of 'RTGS' is _____.
(a) Real Time Gross Settlement (b) Regular Time Gross Settlement
(c) Return the Gross Settlement (d) None of the above
- (6) The full form of 'NEFT' is _____.
(a) Net Electronic Fund Transfer
(b) New Economic Fund Transfer
(c) National Electronic Funds Transfer
(d) None of the above

- (7) Financial inclusion is not related to which of the following ?
- (a) Retail Banking
 - (b) Wholesale Banking
 - (c) Financial Statements
 - (d) All of the above
- (8) Which of the following are/is a supply side barrier to Financial Inclusion ?
- (a) Low Literacy level
 - (b) Irregular Income
 - (c) Lack of trust in formal Banking institutions
 - (d) None of the above
- (9) What does NPAs mean in bank ?
- (a) New Product Available
 - (b) Net Price Available
 - (c) Non-performing Assets
 - (d) None of the above
- (10) What does the micro finance model predict ?
- (a) A decrease in interest rates when repayment is regular and in time
 - (b) Homogenous risk groups
 - (c) Both (a) and (b)
 - (d) None of the above
- (11) Which of the following is/are the problems of Micro Finance ?
- (a) Better Housing
 - (b) More Children being placed in school
 - (c) Improved access to healthcare and better nutrition
 - (d) None of the above
- (12) Which of the following are not considered as productive need of credit by a farmer ?
- (a) Celebration of marriages
 - (b) Religious function
 - (c) House construction
 - (d) All of the above
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