

M.Com. HPP (FFS) Semester-4 Examination

CC-17

Financial Inclusion and Micro Finance

April-2023

Time : 2-30 Hours]

[Max. Marks : 70

Q1. Explain Pradhan Mantri Jan-Dhan Yojana (PMJDY) in detail. 14 MARKS

OR

Q1. What is financial exclusion and financial inclusion? Explain barriers to Financial inclusion. 14 MARKS

Q2. Explain Self Help Groups in detail. 14 MARKS

OR

Q2. Explain role of RBI, NABARD and SIDBI in promoting Micro Finance Activities. 14 MARKS

Q3. Write a note on importance Urban Cooperative Banks. 14 MARKS

OR

Q3. Write a note on RRB's. 14 MARKS

Q4. Discuss the technologies use for financial inclusion. 14 MARKS

OR

Q4. Discuss technological Channels for the delivery of financial services. 14 MARKS

Q5. MCQ (Attempt any seven out of twelve) 14 MARKS

1. The main objectives of rural finance are _____,

- Promoting growth
- Ensuring better equity
- Making financial operations viable
- All of the above

2. _____ is a group comprising of 20 individual ladies who wish to start an enterprise.

- Self Help Group
- Micro Credit Institutions
- Farmer
- Rural

3. What is full form of SIDBI?

- Small Industries Development Bank of India
- Small Investment Development Bank of India
- Service Industries Development Bank of India
- Service Investment Development Bank of India

4. How many ways are there to deliver micro finance?
 - a) MFI's
 - b) Cooperative banks
 - c) Both of the above
 - d) None of the above

5. Full form of NABARD is _____.
 - a) National Agroforestry Bank And Rural Development
 - b) National Bank for Agriculture And Rural Development.
 - c) National Agricultural Bank And Rural Department
 - d) National Authority of Bank And Rural Development.

6. Co-operative banks are regulated by?
 - a) IRDA
 - b) SEBI
 - c) RBI
 - d) NABARD

7. Full form of MUDRA is _____.
 - a) Micro unit development and restructure agency
 - b) Micro units development and refinance agency
 - c) Micro units division and restructure agency
 - d) Micro units development and recycle agency

8. When was RBI established?
 - a) April 1, 1935
 - b) July 12, 1982
 - c) May 26, 1906
 - d) September 30, 1905

9. Which among the following is incorrect?
 - a) RBI is the Bank of Issue
 - b) RBI acts as Banker to the Government
 - c) RBI is Banker's Bank
 - d) RBI does not regulate the flow of credit

10. Y H Malegam committee is related to _____?
 - a) Agriculture
 - b) Housing Finance
 - c) NPA
 - d) Microfinance

11. What does PMMY Stand for?
 - a) Pradhan Mantri Money Yojana
 - b) Pradhan Mantri Mudra Yojana
 - c) Primary Money Market Yojana
 - d) Pradhan Mantri Market Yojana

12. MUDRA has been set up by whom?
 - a) Government of India
 - b) RBI
 - c) SEBI
 - d) NABARD