

M.Com (HPP) (FFS) Sem-4 Examination
CC 17

Financial Inclusion & Micro Finance
April 2022

Time : 2-00 Hours]

[Max. Marks : 50

Instructions:

All Questions in **Section I** carry equal marks.
 Attempt any **TWO** questions in **Section I**.

Section I

- Q.1 (a) Write a note on Pradhan Mantri Jan Dhan Yojana. (10)
- Q.1 (b) What measures were taken by RBI for financial inclusion? (10)
- Q.2 (a) What is Self Help group? Discuss benefits of Self help group. (10)
- Q.2 (b) Explain Government initiative in micro finance-MUDRA. (10)
- Q.3 (a) Write a note on Importance of UCB's. (10)
- Q.3 (b) Write a note on measures & Problems of Rural Co-operatives. (10)
- Q.4 (a) Discuss the technologies use for Financial Inclusion. (10)
- Q.4 (b) Write a note on technological channels for delivery of financial services. (10)

Section II

Q.5 Multiple Choice Questions (MCQs) (10)

1. Financial inclusion means _____.
- (a) Financial Statements (b) Retail Banking
 (c) Bringing all poor people under banking net (d) Wholesale Banking
2. Which of the following promote(s) financial inclusion?
- (a) Business correspondent mechanism (b) No-frills accounts
 (c) Lead Bank Schemes (d) All of the above

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3. _____ has launched first SHG-Bank Linkage programme.
(a) RRBs (b) NABARD
(c) RBI (d) SBI
4. Give full form of NABARD.
(a) National Bank for Agriculture And Rural Development
(b) Nationalised Banking for Agriculture And Regional Development
(c) Net Bank for Agriculture And Rural Department
(d) National Bank for Access And Rural Development
5. _____ provides a low cost access to customers.
(a) No-frills accounts (b) Savings accounts
(c) Current accounts (d) Both (b) & (c)
6. Full form of MFI is _____.
(a) Micro Finance Institutes (b) Major Finance Industry
(c) Macro Facility Institutes (d) Micro Facility Institutes
7. _____ Incorporates the informal sector loans.
(a) State Bank of India (b) Money Lenders
(c) NABARD (d) Both (a) & (b)
8. What are NEFT and RTGS about?
(a) Cheque truncation process
(b) Electronic fund transfer from bank to bank
(c) Electronic payment products within a bank
(d) Various deposit products
9. IMPS stands for _____.
(a) Immediate Payment System (b) Important Payment System
(c) Immediate Payment Settlement (d) Important Payment Settlement
10. NABARD was set up on _____.
(a) 1985 (b) 1983
(c) 1982 (d) 1956