

M.Com. HPP (FFS) Semester-4 Examination**CC-17****Financial Inclusion and Micro Finance****April-2024****Time : 2-30 Hours]****[Max. Marks : 70**

Department of Finance and Financial Services

CC-17 Financial Inclusion and Microfinance

Time-2.30 Hours

Total Marks-70

Q.1 Define Financial inclusion and Various measure taken by RBI and NABARD for Financial inclusion (14)

OR

Q.1 Write a detailed note on PMJDY (Pradhan mantri jan dhan yojana). (14)

Q.2 Define Self-help Group(SHG) Write objectives and Benefits of SHG. (14)

OR

Q.2 Write a Detailed note on MUDRA. (14)

Q.3 Explain process of rural development and State sources of rural credit. (14)

OR

Q.3 Explain supervision and inspection and restrictions of urban cooperative banks. (14)

Q.4 Write a note on Use of technology for Pradhan Mantri Jan Dhan Yojana (PMJDY). (14)

OR

Q.4 Explain the term Direct benefit transfer (DBT) in detail. (14)

Q.5 Choose Appropriate alternative from the following.(Attempt any 7 out of 12)

1. Which of the following is a barrier to financial inclusion ?

- a) High Cost
- b) Financial illiteracy
- c) Technological Hindarance
- d) All of the above

2. How many pillars are there in PMJDY(Pradhan mantri jan dhan yojana) ?

- a) 8
- b) 5
- c) 6
- d) 3

3. PMJDY was launched in which of the following year ?
 - a) 2016
 - b) 2011
 - c) 2014
 - d) 2010
4. What is Full Form Of MUDRA?
 - a) Micro units development and refinance agency
 - b) Micro units development and regulating agency
 - c) Micro Urban development and redemption agency
 - d) Micro Urban development and refinance agency
5. Microfinance includes..
 - a) Micro savings
 - b) Micro credit
 - c) Micro insurance
 - d) All of the above.
6. Microfinance Development Fund Was set up by which of the following ?
 - a) RBI
 - b) SIDBI
 - c) NABARD
 - d) SEBI
7. Which of the following is not a category of Urban cooperative banks?
 - a) Mahila(women) UCBs
 - b) Scheduled caste/Tribe UCBs
 - c) Salary earners UCBs
 - d) Student UCBs
8. District central cooperative banks are governed under _____.
 - a) Registrar of cooperative society
 - b) RBI
 - c) NABARD
 - d) All of the above
9. For RTGS transactions in India, what is the minimum amount that can be transferred?
 - a) ₹10,000
 - b) ₹2 lakhs (2,00,000)
 - c) No minimum limit
 - d) Depends on the bank
10. Which of the following is true about NEFT minimum transfer amounts?
 - a) There is a minimum limit of ₹100.
 - b) There is no minimum limit, you can transfer as little as ₹1.
 - c) The minimum limit depends on the bank.
 - d) NEFT transactions require a minimum of ₹5000.
11. What is the full form of NPCI, the organization that oversees retail payment systems in India?
 - a) National Payment Corporation of India
 - b) National Public Commerce Infrastructure
 - c) National Personal Credit Institute
 - d) None of the above
12. Which of the following state is not among the top five state in the number of Urban cooperative banks?
 - a) Gujarat
 - b) Maharashtra
 - c) Karnataka
 - d) Uttar Pradesh