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Candidate's Seat No : _____

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

Financial Inclusion & Micro Finances

Time : 2-30 Hours]

April-2025

[Max. Marks : 70

- Q.1 Define Financial Inclusion and Write a detailed note on Six pillars of Pradhan Mantri Jan Dhan Yojana(PMJDY) (14)
- OR
- Q.1 What is financial inclusion? Why it is needed and describe its objectives. (14)
- Q.2 Explain Concept of Microfinance and Various Microfinance Delivery mechanisms in India. (14)
- OR
- Q.2 Write a detailed note on SHG – Bank Linkage Programme. (14)
- Q.3 Explain Rural credit co-operatives along with its structure. (14)
- OR
- Q.3 What are Regional rural banks ? Describe its objectives and functions. (14)
- Q.4 Explain the role of technology in Financial Services along with use of technology in Pradhan Mantri Jan Dhan Yojana (PMJDY) (14)
- OR
- Q.4 Write a detailed on Dirct Benefit Transfer. (14)

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

(14)

1. Which Poverty line Concept is more useful in a Developing County?

- Absolute poverty
- Relative poverty
- Both
- None of the above

2. What is current poverty line for urban areas in India (In rupees)..?

- 1286

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- b) 1060
- c) 1100
- d) 1300

3. RBI introduced Financial inclusion as its policy objective in which year ?

- a) 2005
- b) 2004
- c) 2010
- d) 2012

4. Which of the following is not a model in SHG- BANK Linkage programme.

- a) NABARD-BANK-SHG
- b) NABARD-BANK-SHG (With NGO as facilitator)
- c) NABARD-BANK-NGO-SHG (With NGO as financial intermediary)
- d) NABARD-SIDBI-BANK-NGO-SHG

5. Concept of Microfinance was introduced in Which country ?

- a) Shri Lanka
- b) India
- c) Bangladesh
- d) Bhutan

6. Who is Founder of Microfinance ?

- a) Dr Amartya Sen
- b) Dr Mohammed Yunus
- c) Dr Manmohan Singh
- d) Dr Y.D Reddy

7. Direct benefit transfer started in which of the following year?

- a) 2015
- b) 2017
- c) 2013
- d) 2009

8. What is Full form of NPCI

- a) National Payments Corporation of India
- b) National Public Corporation of India
- c) National Pension Corporation of India
- d) National Payments Council of India

9. The RRBs were owned by the central government, state government, and the sponsoring bank in which of the following percentage?

- a) 50%,15%,35%
- b) 50%,35%,15%
- c) 40%,35%,25%
- d) 50%,25%,25%

10. In Rural credit co-operatives PACS stand for?

- a) Primary Agricultural Credit Societies (PACS)
- b) Prime Agricultural Credit Societies (PACS)
- c) Priority Agricultural Credit Societies (PACS)
- d) Preliminary Agricultural Credit Societies (PACS)

11. _____ apex institution of the co-operative credit structure.

- a) The State co-operative bank
- b) Primary Land Development Banks'
- c) State Land Development Banks' (SLDBs)
- d) Reserve Bank of India

12. Regional Rural Banks Act was passed in the year _____

- a) 1978
- b) 1976
- c) 1967
- d) 1955
