



GIET UNIVERSITY, GUNUPUR – 765022

M.B.A (Third Semester – Regular) Examinations, December – 2020

MB 304 G – FINANCIAL INCLUSION AND MICRO FINANCE

Time: 2 hrs

Maximum: 50 Marks

The figures in the right hand margin indicate marks.

PART – I: (Multiple Choice Questions)

(1 x 10 = 10 Marks)

Q. 1 Answer **ALL** questions

- a. The unorganized financial system includes _____.
 - (i) Commercial banks
 - (ii) Indigenous banks
 - (iii) Merchant banks
 - (iv) All of the above
- b. Every financial market has the following characteristic:
 - (i) It determines the level of interest rates.
 - (ii) It allows common stock to be traded.
 - (iii) It channels funds from lenders-savers
 - (iv) It allows loans to be made to borrowers-spenders.
- c. Which of these are at the lowest rung of Rural Cooperative banking structure in India?
 - (i) State Cooperative Banks
 - (ii) District Central Cooperative Banks
 - (iii) Primary Agricultural Credit Societies
 - (iv) None of the above
- d. Which of the following is the first Regional Rural Bank of India?
 - (i) Saurashtra Gramin Bank
 - (ii) Pallavan Grama Bank
 - (iii) Saptagiri Grameena Bank
 - (iv) Prathama Grameen Bank
- e. A small loan amount given to low-income household or group is known as.
 - (i) Cash credit
 - (ii) Rural credit
 - (iii) Micro credit
 - (iv) Simple credit
- f. In the Not - For – Profit Micro Finance Institutes, which among the following are included?
 - (i) Societies
 - (ii) Public Trusts
 - (iii) Non – Profit Companies
 - (iv) All of the above
- g. Self Help Group involves
 - (i) Group of 5 to 20 people
 - (ii) Inter-lending within the group members
 - (iii) Regular saving habits
 - (iv) All of the above
- h. Name the micro finance company that becomes the first to start operation as a commercial bank?
 - (i) Payments Banks
 - (ii) Vodafone m-Pisa Bank
 - (iii) Yes Bank
 - (iv) Bandhan Bank
- i. In which year, the National Bank for Agriculture and Rural Development (NABARD) established?
 - (i) 1981
 - (ii) 1982
 - (iii) 1983
 - (iv) 1984
- j. In India, which of the following organizations take care of the agriculture and rural development credits needs?
 - (i) IDBI
 - (ii) ICAR
 - (iii) NABARD
 - (iv) FCI

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PART – II : (Short Answer Questions)**(2 x 5 = 10 Marks)****Q.2. Answer ALL questions**

- a. State any two features of financial services.
- b. What is the main aim of financial inclusion?
- c. Define the term 'Micro Credit'.
- d. Give the meaning of Social inclusion.
- e. State the key objectives of NGOs.

PART – III: (Long Answer Questions)**(6 x 5 = 30 Marks)**Answer **ANY FIVE** questions.

3. What is a financial system? Discuss the various components of financial system.
4. "Regional rural banks are important financial institutions of the rural credit structure of India". Comment
5. Explain the Functions of Financial Markets.
6. What is micro Finance? Briefly explain the features and channels of Micro Finance.
7. Explain the role of MFIs in sustainable development of the rural economy.
8. Explain the funding process of NGOs.
9. Describe the various functions of NABARD.
10. Briefly explain the role of SHGs in financial inclusion and social inclusion.

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