Enrolment No.: ....

IIHMR UNIVERSITY

School of Development Studies

MBA Development Management

Batch-3rd (2023-2025)

Second Year, Term 4 End Term Examination, November 2024

EXAMINATION CELL IIHMR UNIVERSITY

DM-743 Banking and Financial Inclusion

Time - 3 Hour **Maximum Marks: 50 (Minimum Marks: 20)**

Instructions to students:

- **This question paper contains 02 printed pages.**
- **Don't write anything on the Question Paper except writing your Enrolment No.**

Part A

(Maximum Marks: 5)

Q1. Choose the correct option for the following (1 mark each):

(a). Scheduled banks that are included in the second schedule of the Reserve Bank of India Act, Such a bank becomes eligible for debts/loans on bank rate from the RBI.

(i) True
(ii) False

(b). The aim of ensuring sufficient institutional credit for agriculture and other rural sectors is done through

(i) Reserve Bank of India
(ii) Regional Rural Bank
(iii) Cooperative Bank
(iv) None of the above

(c). Under Lead Bank Scheme, key instruments for local development and were entrusted with the responsibility of identifying growth centres, assessing deposit potential and credit gaps and evolving a coordinated approach for credit deployment in each district, in concert with other banks and other agencies.

(i) True
(ii) False

(d). Rate at which the banks park surplus funds with reserve bank and rate at which the banks borrow from the central bank is called as

(i) Reverse repo rate
(ii) Cash Reverse ration
(iii) Statutory liquidity ratio
(iv) Rapo rate

(e). The Base Rate is the minimum interest rate of a Bank below which it cannot lend, except in cases allowed by RBI.

(i) True
(ii) False

52

Enrolment No.: ....

Part B

(Maximum Marks: 15)

Answer any three of the following questions (5 mark each).

Q2. Write down the role of banking in Economic Development of India.

Q3. Write down short note on function of Reserve bank of India.

Q4. What are the basic principles of banking. Explain with suitable examples?

Q5. What are emerging trends seen in Banking now-a-days?

Q6. What are the scope of financial inclusion in India. Explain with suitable examples.

Q7. What do you understand by micro-finance and How SHG-Bank linked programme support the microfinance. Explain with suitable examples.

Part C

(Maximum Marks: 30)

Answer any three of the following questions (10 mark each).

Q8. Explain the ten pillars of SHG-Bank linkage programme?

Q9. What do you understand by Village Adaptation approach, Service area approach and multi agencies approach. Explain with suitable examples.

Q10. What do you understand by the term Financial Inclusion? What are the challenges remains at India level to achieve financial inclusion.

Q11. What do you understand by schedule and non-schedule banks? Write notes of functions of Banks.

53