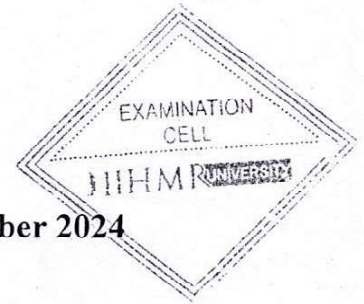


**DM-743 Banking and Financial Inclusion****Time - 3 Hour****Maximum Marks: 50 (Minimum Marks: 20)****Instructions to students:**

- 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

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.

