

2209A011

3. What is the need of SHG's? how they are beneficiary for Indian farmers?
4. What are the disadvantages of SHG's?
5. What are the benefits of micro finance to the poor?
6. What are the four characteristics of micro finance?
7. What is financial planning? How does it help the costumer?
8. Why should we repay the loan? Now a day not repaying the loan has become a culture. Why?

===END OF PAPER===

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BACHELOR OF VOCATION
Agriculture
Subject: Microfinance
Subject Code: AGR-809
Semester: Fifth
September 2022
Theory (External): 70 Marks
Time: 03 Hours

Instructions to the Students

1. This Question paper consists of two Sections. All sections are compulsory.
2. Section A comprises 10 questions of objective type in nature. All questions are compulsory. Each question carries 2 marks.
3. Section B comprises 8 essay type questions out of which students need to do any 5. Each question carries 10 marks.
4. Read the questions carefully and write the answers in the answer sheets provided.
5. Do not write anything on the question paper.
6. Wherever necessary, the diagram drawn should be neat and properly labelled

Roll Number

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SECTION –A (SHORT/OBJECTIVE TYPE QUESTIONS)

(10x2=20 Marks)

- A. Which of these were the first RRB to be set up in India?
- Gaur gramin bank
 - Pratham bank
 - Himachal bank
 - Aruchal rural bank
- B. What option block the poor to get the bank loan?
- Absence of collateral
 - High rate interests
 - Complex procedure
 - None of the above
- C. In India which organization take care of the agriculture and rural development credits?
- IDBI
 - NABARD
 - ICAR
 - FCI
- D. SHG involves
- Group of 5 -20 people.
 - Regular saving habit
 - Interblending as thin group members
 - All of the above
- E. Balance sheet is the summary of ____
- General information
 - Financial position
 - Profit and loss position
 - Loan status
- F. The micro finance movement in India has been initiated by
- SIDBI
 - SBI

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- NABARD
 - RRB's
- G. Bank does not gives loan against
- Gold ornament
 - LIC policy
 - Lottery ticket
 - NSC
- H. Defaulters of loan means
- Not paying loan installments
 - Bad reputation
 - Illegal activities
 - None of the above
- I. The safest place for keeping money
- A pit dug in the ground
 - An iron box
 - Bank
 - Money lender
- J. What is Atal pension yojna (APY)
- Provides social security to the un organized sector
 - Encourages workers to voluntarily save for their retirement
 - Fixed pension is paid on attaining the age of sixty years
 - All the above

SECTION –B (ESSAY TYPE QUESTIONS)

(5x10=50 Marks)

- What are the main challenges with micro finance?
- Explain any four general sponsored socially oriented insurance scheme and explain any two out of them?