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SECTION -B (ESSAY TYPE QUESTIONS)
(5x10=50 Marks)

1. What are all the issues faced by micro finance in India?
2. What is micro insurance scheme? Explain any one micro finance scheme in India related to crop production
3. What are SHG's? Explain their functions.
4. How in India, women self-help groups combat the COVID 19.
5. How is micro finance a development tool?
6. What is the role of micro finance in women empowerment in India?
7. What is saving? Why should one save?
8. What are the types of loans offered by the banks? Should a person go for a loan if sufficient money in hand?

==END OF PAPER==

2112A005

BACHELOR OF VOCATION
Agriculture
Subject: Microfinance
Subject Code: AGR-809
Semester: Fifth
December 2021
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. In which year the regional rural bank act passed?
a) 1986
b) 1976
c) 1992
d) 1988
- B. Which micro finance institution is known as universal bank?
a) Bandhan financial services Pvt. Ltd
b) Arohan financial services Pvt. Ltd
c) Disha micro finance Pvt. Ltd
d) SKS micro finance Pvt. Ltd
- C. In the SHG the loan and saving decisions are taken by
a) Government
b) NGO
c) Bank
d) Absence of collateral
- D. What is Pradhan mantra surksha bima yojna (PMSBY) life insurance cover?
a) Accidental insurance cover
b) Life insurance cover
c) Over draft up to 5000
- E. The financial statement provides accurate and time ____ which is useful for all
a) Financial information
b) Liabilities
c) Assets information
d) Marketing information

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- F. Financial statements are the ____
a) Trading account
b) Profit and loss account balance sheet
c) Both A & B
d) Neither A nor B
- G. We should keep our savings with bank because
a) It is safe
b) Earn interest
c) Can be withdrawn at any time
d) All the above
- H. KYC means
a) Know your costumer
b) Know your character
c) Both A & B
d) None of the above
- I. General insurance relates to insurance against
a) Fire
b) Theft
c) Burglary
d) All the above
- J. What is meant by ADHAAR seeding
a) Linking of ADHAAR with bank a/c
b) Duplicate issuance of ADHAAR
c) Transfer of ADHAAR
d) None of the above