



'समानो मन्त्रः समितिः समानी'

UNIVERSITY OF NORTH BENGAL
BBA Honours 5th Semester Examination, 2023

DSE1/2-BBA

Time Allotted: 2 Hours

Full Marks: 60

*The figures in the margin indicate full marks
Candidates should answer in their own words and adhere to the word limit as practicable.*

PAPER: 5FC

MICROFINANCE AND FINANCIAL INCLUSION

GROUP- A

Answer any *two* questions from the following

12×2 = 24

1. Briefly explain the features and delivery models of microfinance.
2. How does the Cluster and Federation of SHGs form? Explain the role of cluster and federation in providing Microfinance.
3. What do you mean by Business Correspondent Model? Explain its role and responsibilities in Financial Inclusion.
4. Define the term SHG. Explain its role in the development of a developing country like India.

GROUP-B

5. Answer any *four* questions from the following:

6×4 = 24

- (a) Write a short note on the evolution of Microfinance in India.
- (b) Briefly explain the role of Indian banks in financial inclusion.
- (c) Write a short note on Micro pension and micro insurance.
- (d) Briefly explain the various poverty alleviation programs initiated by the Government of India.
- (e) Explain the role of SHGs in livelihood creation.
- (f) Discuss the benefits received by the members of the self-help groups from inter lending operation.

GROUP-C

6. Answer any *four* questions from the following:

3×4 = 12

- (a) What do you mean by Micro remittance?
- (b) What do you mean by Financial Inclusion?
- (c) What is the bank linkage of SHG?
- (d) What are the economic activities usually taken up by the SHGs?
- (e) What are the intermediaries involved in operation of SHG?
- (f) Enumerate the problems of SHGs.

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