



'समानो मन्त्रः समितिः समानी'

**UNIVERSITY OF NORTH BENGAL**  
BBA Honours 5th Semester Examination, 2022

**DSE1/2-BBA**

**PAPER: 5FC**

**MICROFINANCE AND FINANCIAL INCLUSION**

Time Allotted: 2 Hours

Full Marks: 60

*The figures in the margin indicate full marks.*

**GROUP- A**

Answer any **two** questions from the following

12×2 = 24

1. Discuss the term microfinance. Explain the role of microfinance in the development of a developing country like India.
2. Discuss in details the various microfinance products and services.
3. What do you mean by financial inclusion? Discuss the role of financial institutions in financial inclusion.
4. What are self-help groups? Discuss the benefits received by the members of the self-help groups. How has the formation of self-help groups helped in poverty alleviation?

**GROUP-B**

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

6×4 = 24

- (a) Narrate the roles of business correspondents.
- (b) Suggest possible methods for promoting financial inclusion.
- (c) Discuss in brief the NGO in microfinance movement.
- (d) Write a note on the contribution of Md. Younus in the context of microfinance.
- (e) Discuss any two microfinance credit lending models.
- (f) Discuss the benefits of inter-lending and credit linkages with banks.

**GROUP-C**

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

3×4 = 12

- (a) Enumerate the problems of SHGs.
- (b) Write a short note on Jan-Dhan Yojana.
- (c) What is the role of Bandhan Bank in the development of rural India?
- (d) What do you mean by Business facilitators?
- (e) Write in brief the meaning of SHG clusters.
- (f) What do you mean by NBFC?

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