

MICRO FINANCE- (311) BA(Eco) -V

S.No.	Questions	A	B	C	D	ANSWER
1	In which year the Regional Rural Banks Act was passed?	1986	1976	1992	1988	B
2	What is the share of Sponsor Banks in the Regional Rural Banks?	75%	15%	40%	35%	D
3	Which of these was the first RRB to be set up in India?	Gaur Gramin Bank	Pratham Bank	Himachal Bank	Aruchal Rural Bank	B
4	Which microfinance institution is known as the Universal Bank?	A) Bandhan Financial Services Private Ltd	B) Arohan Financial Services Private Ltd	C) Disha Microfinance Private Ltd	D) SKS Microfinance Private Ltd	A
5	What option block the poor to get bank loans?	A) Absence of collateral	B) High rates of interest	C) Complexity of procedure	D) None of the above	A
6	In the self-help group, the loan and saving decisions are taken by	A) Government	B) Non-government organisation	C) Bank	A) Absence of collateral	D
7	In India, which organizations take care of the agriculture and rural development credits	A) IDBI	B) NABARD	C) ICAR	D) FCI	B
8	What is Pradhan Mantri Suraksha Bima Yojana (PMSBY) Life insurance cover	Accidental insurance cover	Life insurance cover	Overdraft up to Rs.5,000/-	d) None of above	A
9	Self Help Group involves	Group of 5 to 20 people	Regular saving habits	Inter-lending within the group members	All of above	D
10	The Financial statement provides accurate and time Which is useful for all.	Financial Information	Liabilities.	Assets Information	Marketing Information	A
11	Balance sheet is the summary of	General Information	Financial position	profit and loss position	loan status	B
12	Financial statements are the	Trading account , Profit and Loss account	Balance sheet	(a) and (b)	Neither (a) nor (b)	C
13	EPS helps in determining the of the equity share of the MFI	market price	Earning per share	Average price	cost price	B
14	Debt equity ratio ascertains soundness of..... financial position	long term	Short term	Yearly	all of above	A
15	Two basic measures of liquidity are :	(A) Inventory turnover and Current ratio	(B) Current ratio and Quick ratio	(C) Gross Profit ratio and Operating ratio	(D) Current ratio and Average	C
16	Current Ratio is :	(A) Solvency Ratio	(B) Liquidity Ratio	(C) Activity Ratio	(D) Profitability Ratio	B

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17	7. Services are characterized by all of the following characteristics except for	A. Intangibility.	B. Homogeneity	C. Perishability.	D. Inseparability	B
18	2. This P is not a part of the 7Ps of marketing mix?	(a) Promotion	(b) Price	(c) People	(d) Purpose	D
19	Nutritional level of food energy is expressed in the form of	(a) calories per day	(b) wheat consumption	(c) rice consumption per day	(d) none of the above	A
20	The calorie requirement is higher in the rural areas because:	(a) they do not enjoy as much as people in the urban	(b) food items are expensive.	(c) they are engaged in mental work.	(d) people are engaged in physical	D
21	What is 'Bank rate'?	The rate at which commercial banks borrow	The rate at which commercial banks	The rate at which commercial banks	none of the above	A
22	What is the Cash Reserve Ratio (CRR)?	the fraction of the deposits that commercial banks lend	the fraction of the deposits that RBI must	the fraction of the deposits that	none of the above	C
23	The NABARD issued policy guidelines for bank linkages with the SHG in the Year	1992	2000	2002	2012	
24	In order to meet the working capital requirement in agriculture, banks issue the card	General Credit Card	SME Credit Card	Swaroj Credit Card	Kisan Credit Card	D
25	The microfinance movement in India has been initiated by	SIDBI	SBI	NABARD	RRBs	C
26	Prudential norms of the banks includes	IRAC norms	provisioning norms	CRAR norms	all of the above	D
27	All the scheduled banks are to extend.....% of the total credit to priority sector	18%	40%	32%	12%	B
28	Education loan granted to individual for educational purposes upto rupees..... for	7 lakh	10 lakh	15 lakh	20 lakh	B
29	Housing loan granted to public individual upto rupees.....for construction of houses treated as priority sector advances	5 lakh	10 lakh	15 lakh	20 lakh	D
30	In microfinance the demand side constraints is	lack of awareness	distance from bank branch	unsuitable product	communication	A
Short answer type Question						

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1	Define remittance.					
2	Explain cooperative society.					
3	7 Ps of Product Mix					
4	Explain priority sector.					
5	Define Ethics.					

