

# Shri Sharadchandraji Pawar Senior College, Narangwadi

Tal. Omerga Dist. Osmanabad

Date : 31.03.2022

Total Marks : 50

Time : 2 Hour

## Certificate course on Financial Inclusion (ECOCC1)

Instructions :

- Answer all the questions.
- All questions carry equal marks.
- For subjective questions, answer in about 150-200 words each.



### PART- A

20 marks

1. What is the primary goal of financial inclusion?
  - a) Maximizing bank profits
  - b) Ensuring access to financial services for all
  - c) Reducing government expenditure
  - d) Promoting exclusive banking services
2. Which of the following is NOT a financial inclusion strategy?
  - a) Microfinance
  - b) Branchless banking
  - c) Exclusionary policies
  - d) Digital banking
3. What is the role of the Pradhan Mantri Jan Dhan Yojana (PMJDY) in financial inclusion in India?
  - a) Promoting financial literacy
  - b) Providing universal access to banking services
  - c) Encouraging cash transactions
  - d) Restricting credit availability
4. Which financial product is typically associated with microfinance institutions?
  - a) Home loans
  - b) Car loans
  - c) Micro-credit
  - d) Insurance policies
5. What is the significance of a credit score in the context of financial inclusion?
  - a) Determining eligibility for financial services
  - b) Assessing government expenditure
  - c) Evaluating branchless banking effectiveness
  - d) Measuring inflation rates
6. Which technology has played a crucial role in advancing financial inclusion globally?
  - a) Robotics
  - b) Artificial Intelligence
  - c) Blockchain
  - d) Virtual Reality
7. What is the purpose of the Direct Benefit Transfer (DBT) scheme in India?
  - a) Encouraging digital payments

- b) Facilitating cash transactions
  - c) Providing subsidies directly to beneficiaries
  - d) Restricting financial access to specific demographics
8. In the context of financial inclusion, what does KYC stand for?
- a) Know Your Community
  - b) Know Your Customer
  - c) Keeping Your Credit
  - d) Key Yielding Channels
9. What is the primary objective of the SHG-Bank Linkage Program in India?
- a) Promoting entrepreneurship
  - b) Facilitating digital payments
  - c) Linking Self-Help Groups to formal banking institutions
  - d) Encouraging exclusive banking services for the elite
10. Which organization plays a central role in regulating and promoting financial inclusion in India?
- a) World Bank
  - b) Reserve Bank of India (RBI)
  - c) International Monetary Fund (IMF)
  - d) United Nations (UN)

**PART B**

30 Marks

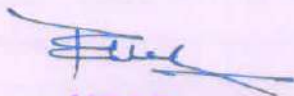
- 11. Explain the concept of microfinance and its role in promoting financial inclusion.
- 12. Discuss the impact of technology, specifically digital banking, in advancing financial inclusion globally.
- 13. Elaborate on the key features and benefits of the Pradhan Mantri Jan Dhan Yojana (PMJDY) in India.

**Project Work Question**

50 Marks

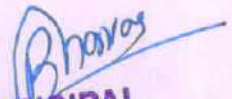
- 14. Project Work : Design and propose an innovative financial inclusion program targeting a specific marginalized community. Provide a detailed plan, including the key components, implementation strategy, and expected outcomes. Include insights from successful financial inclusion models.

**Note:** The subjective questions are designed to assess the understanding and critical thinking skills of the participants, while the project work question allows for a practical application of the knowledge gained in the course.



**HEAD**

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**PRINCIPAL**

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