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MBA
(SEM I) THEORY EXAMINATION 2023-24
BANKING AND MICRO FINANCE

TIME: 3HRS**M.MARKS: 100****Note: 1.** Attempt all Sections. If require any missing data; then choose suitably.**SECTION A****1. Attempt all questions in brief.****2 x 10 = 20**

Qno.	Question
a.	What is meant by Negotiable Instrument?
b.	What is Financial Inclusion?
c.	How are banks classified in India?
d.	What is the basic concept of SHG?
e.	What is meant by Loan Disbursements?
f.	What is the individual lending methodology?
g.	What is time management in banking sector?
h.	What are the duties of financial advisor?
i.	What is MIS in microfinance?
j.	Why is the back office important?

SECTION B**2. Attempt any three of the following:****10x3=30**

a.	How do bank play an important role in the economy? Discuss.
b.	What is the importance of microfinance in financial inclusion? Discuss.
c.	Discuss the mechanisms for credit delivery for micro finance.
d.	What skills are needed for financial advisory? Discuss.
e.	How can you improve your back office? Discuss.

SECTION C**3. Attempt any one part of the following:****10x1=10**

a.	How are banking structure classified in India? Discuss.
b.	What are the basics of banking services? What are the 7 P's in banking services?

4. Attempt any one part of the following:**10x1=10**

a.	Discuss the main function of microfinance.
b.	Discuss the Evolution of Microfinance in India.

5. Attempt any one part of the following:**10x1=10**

a.	What are the factors to be considered in evaluating the loan application? Discuss.
b.	What is data management in finance? Also define database management system in banking.

6. Attempt any one part of the following:**10x1=10**

a.	What is the meaning of financial counseling? Discuss the meaning of financial counseling?
b.	What is a borrower in banking? What are the 5 Cs of borrowing? Discuss.

7. Attempt any one part of the following:**10x1=10**

a.	Discuss the Overview of Management Information Systems in Micro Finance Institutions.
b.	Discuss the importance of data management in the back office in micro finance institutions.