

Q.P. Code : 60567

Second Semester M.Com. Degree Examination, July 2019

(CBCS - 2014-15 Scheme)

Commerce

Paper 2.7 - MICRO FINANCE (Soft Core)

Time : 3 Hours]

[Max. Marks : 70

SECTION - A

1. Answer any **SEVEN** questions out of Ten. Each question carries **2** marks :  
(7 × 2 = 14)

- (a) What is Micro Finance?
- (b) Define Financial Management.
- (c) Write the meaning of the term 'Fiscal Policy'.
- (d) Expand the forms SIDBI, IFCI and ICICI.
- (e) What do you mean by 'Masala Bonds'?
- (f) What is Micro Credit?
- (g) What do you understand by 'Garnishee' order?
- (h) Define Insurance.
- (i) What is Community Banking?
- (j) What do you mean by "Sustainable Development"?

SECTION - B

Answer any **FOUR** questions out of Six. Each question carries **5** marks :

(4 × 5 = 20)

2. Explain the objectives and functions of commercial banks in India.
3. Distinguish between branch banking and unit banking system.
4. Why Grameen banks are not progressed and not performed their functions properly?

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5. How these terms pledge, mortgage and hypothecations are differs in Bank Loans?
6. Explain the Bank linkages and strategies helps to rural development in India.
7. Discuss the importance of Micro finance in rural areas.

**SECTION - C**

Answer any **THREE** questions out of Five. Each question carries **12** marks :

**(3 × 12 = 36)**

8. Explain the Micro Finance and Micro Credit features, objectives and models and their criticisms.
9. Discuss the solvency and liquidity positions of micro financial institutions. Why solvency and liquidity are crucial for sustainable development of MFI's?
10. What is NGO? Discuss the various models, structure and funding patterns of NGO's in India.
11. Discuss the role, functions and problems of self help groups.
12. Write a detailed note on 'NABARD' and its refinance system and progress of institutional financial system.

II Semester M.Com. Degree Examination, June/July 2018

(CBCS)

COMMERCE

Paper – 2.7 : SC : Micro Finance

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions. **Each** question carries **two** marks : **(7×2=14)**
- Define Finance.
  - What is meant by sustainable rural development ?
  - Distinguish between Micro finance and Micro credit.
  - Give the stages of evolution of a SHG.
  - Name any two responsible micro finance practices of MFI in India.
  - What is meant by Women empowerment ?
  - What is the Grameen bank model of micro finance ?
  - Expand 'SEWA' and give an example.
  - What is MDG ?
  - Name two models of micro finance in India.

SECTION – B

Answer **any four** questions. **Each** question carries **5** marks : **(4×5=20)**

- Explain the need for finance in financial and social inclusion.
- Bring out the progress of commercial banks in providing rural credit.
- Explain Micro finance as tool in reduction of poverty.
- Bring out the structure and features of SHGs.
- Briefly explain the strategies of NGOs in rural development.
- Explain the sources of rural credit in India.

P.T.O.





## SECTION – C

Answer **any three** questions. **Each** question carries **12** marks :

**(3×12=36)**

8. Discuss the various models of SHGs existing in India.
9. "NABARD has been continuously focusing on bringing in various stakeholders on a common platform and building their capacities in rural areas through the various micro finance innovations". Discuss.
10. Discuss the role of SHGs in financial and social inclusion.
11. Answer the following questions :
  - i) Objectives of MFIs.
  - ii) Sustainable community banking.

## SECTION – B

Answer any four questions. Each question carries 8 marks.

1. Explain the need for finance in financial and social inclusion.
2. Bring out the progress of commercial banks in providing rural credit.
3. Explain Micro finance as tool in reduction of poverty.
4. Bring out the structure and features of SHGs.
5. Briefly explain the strategies of NGOs in rural development.
6. Explain the sources of rural credit in India.



PG – 535

II Semester M.Com. Examination, July 2017  
(CBCS)  
COMMERCE  
Paper – 2.7 : SC : Micro Finance

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** of the following questions. **Each** question carries **2** marks. (2×7=14)
- What is MDG ?
  - What are the terms and conditions for accessing Micro Credit ?
  - State the advantages of financing through SHGs.
  - Who are the beneficiaries of Micro Finance ?
  - What are the stages involved in Self Help Promotions ?
  - State the pros and cons of MFI's.
  - What are Micro Finance and Micro Credit ?
  - Name any two Government Schemes related to SHGs.
  - What is Lead Bank Scheme ?
  - What are the objectives of ICICI ?

SECTION – B

- Answer **any four** of the following questions. **Each** question carries **5** marks. (4×5=20)
- What role does Non-Governmental Organization play in provision of Micro Credit ?
  - Explain in brief the reasons behind speedy growth of Micro Finance amongst poor people in India.
  - Write a note of SHPI and IFAD models related to SHGs in India.

P.T.O.



5. Explain the different types of Rural Credit Schemes of ICICI.
6. What Micro finance has to do for improving livelihood for their member for poverty reduction ?
7. Explain in brief the Grameen Bank Model for Micro Finance.

### SECTION – C

Answer **any three** of the following questions. **Each** question carries **12** marks. **(3×12=36)**

8. What is the role of Micro Finance in women and child development ?
  9. Write a note on success and failure of SHGs in India. What are the steps taken by Government of India to improve the functioning of SHGs ?
  10. Explain in brief the different types of financial and credit arrangements available for agriculture people through Micro Finance and Credit Schemes.
  11. Write a note on :
    - a) Sustainable Community Banking.
    - b) Funding process of NGOs.
  12. Explain the role of specialized financial institutions in Poverty Alleviation and sustainable development.
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PG – 707

II Semester M.Com. Examination, June 2015  
(CBCS)  
COMMERCE  
Paper – 2.7 : Micro Finance

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** of the following sub-questions. **Each** question carries 2 marks : (2×7=14)
- What is Micro Credit ?
  - Who is the father of Micro Finance ?
  - List out the principles of Micro Finance.
  - What is NGO Model ?
  - Give the meaning of Social Inclusion.
  - List out the functions of SHGs.
  - What are the objectives of Grameen Bank ?
  - Define SHGs.
  - Name the different types of Credit Arrangements.
  - What is SIDBI ?

SECTION – B

Answer **any four** of the following questions. **Each** question carries 5 marks : (4×5=20)

- Write a note on marketing strategies adopted by SHGs in India.
- Briefly explain Lead Bank Scheme.
- Write a note on present state of NGOs in India.
- Explain the role of ICIQI in rural development.
- What are SGSY Model and SHPI Model of SHGs ?
- Explain the funding process of NGOs.

P.T.O.



Answer **any three** following questions. **Each** question carries **12** marks :      **(3×12 = 36)**

8. Briefly explain the role of SHGs in Financial Inclusion and Social Inclusion.
  9. Write a note on progress of Commercial Banks in providing Rural Credit.
  10. What is Micro Finance ? Briefly explain the features and channels of Micro Finance.
  11. Write a note on Specialized Financial Institutions in India.
  12. Enumerate the Poverty Alleviation Programmes adopted by Government of India.
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II Semester M.Com. Examination, June 2016  
(CBCS)  
COMMERCE  
Paper – 2.7 : SC: Micro Finance

Time : 3 Hours

Max. Marks : 70

SECTION – A

Answer **any seven** questions :

(7×2=14)

1. a) Define the term 'Micro Credit'.
- b) What do you mean by SHG ?
- c) State the key objectives of NGOs.
- d) What do you mean by Grameen Bank ?
- e) Mention the various financial incentives available for SHGs.
- f) Explain the objectives of SHG.
- g) Describe the role of commercial banks in endorsing Micro Finance.
- h) State the features of SHG.
- i) What are the various stages involved in formation of SHG.
- j) What do you mean by social inclusion ?

SECTION – B

Answer **any four** questions :

(4×5=20)

2. Briefly explain the interface between NGOs and Government Organisations in Rural Development.
3. What are the sources of funding for NGOs ?

P.T.O.



4. Describe the various functions of NABARD.
5. What are the various marketing issues faced by SHGs ?
6. Explain the various short term and long term credit offered by financial institutions.
7. Discuss the functions of lead bank in rural development.

### SECTION – C

Answer **any three** questions :

(3×12=36)

8. Explain the various delivery models of Micro Finance.
  9. What is the role of micro finance in poverty alleviation ?
  10. Explain the inter-relationship between NABARD, RRBs, MFIs and SHGs in rural development.
  11. Explain the role of MFIs in sustainable development of the rural economy.
  12. What is the role of *Bardhan* Bank in the development of rural India ?
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