

Il Semester M.Com. Examination, July 2017 (CBCS) COMMERCE

Paper - 2.7 : SC : Micro Finance

Time: 3 Hours

Max. Marks: 70

SECTION - A

- Answer any seven of the following questions. Each question carries 2 marks. (2x7=14)
 - a) What is MDG?
 - b) What are the terms and conditions for accessing Micro Credit?
 - c) State the advantages of financing through SHGs.
 - d) Who are the beneficiaries of Micro Finance?
 - e) What are the stages involved in Self Help Promotions?
 - f) State the pros and cons of MFI's.
 - g) What are Micro Finance and Micro Credit?
 - h) Name any two Government Schemes related to SHGs.
 - i) What is Lead Bank Scheme?
 - j) What are the objectives of ICICI?

SECTION-B

Answer any four of the following questions. Each question carries 5 marks. (4x5=20)

- 2. 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.
- 4. Write a note of SHPI and IFAD models related to SHGs in India.

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- 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?
- 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.