

Total number of printed pages—4

14 (MCOM-4) 4066

2020

MICROFINANCE

Paper : COM-4066

Full Marks : 40

Time : Two hours

The figures in the margin indicate full marks for the questions.

Answer Question Nos. 1, 2 & any two from the rest.

1. Select the most appropriate answer from the multiple choices given against each :

1×5=5

(i) Which of the following is *not* a microfinance product ?

(A) Microcredits

(B) Micro-savings

(C) Micro-insurance

(D) Micro-enterprises

Contd.

- (ii) The SHG-Bank Linkage Programme was the initiative of :
- (A) State Bank of India
 - (B) SIDBI
 - (C) NABARD
 - (D) All of the above
- (iii) India Microfinance Equity Fund is controlled by :
- (A) NABARD
 - (B) State Bank of India
 - (C) SIDBI
 - (D) Government of India
- (iv) An association of 15-20 SHGs, coming from 4 to 5 nearby villages is called :
- (A) Cluster
 - (B) Federation
 - (C) Union
 - (D) None of the above
- (v) In SHG-Bank Linkage Model, banks take up the task of :
- (A) Forming the SHGs
 - (B) Nurturing the SHGs
 - (C) Forming and managing the SHGs
 - (D) Forming and nurturing the SHGs

2. Write short notes on **any three** of the following in about **150-200** words each :

5×3=15

- (a) Give a brief account on evolution of microfinance in India.
- (b) How does micro-insurance help poor people ?
- (c) Write a short note on Rotating Saving and Credit Association.
- (d) Explain the concept of social performance management.
- (e) State the advantages of regular payment schedules in microfinance institutions.
- (f) State the salient features of Self Help Groups.
- (g) Discuss the mechanism of managing credit risk in microfinance institutions.

3. Answer **any two** of the following in about **600** words each :

10×2=20

- (a) Explain the role of microfinance in poverty alleviation and livelihood promotion.
- (b) Describe the features of different types of micro-insurance products available in India.

- (c) Explain the different approaches to group lending.
 - (d) Discuss the performance of the SHG-Bank Linkage Programme in India.
 - (e) Does microfinance play any role in fostering financial inclusion in India? Elucidate.
 - (f) Critically examine the adequacy of regulations of Microfmance and Microfinance institutions in India.
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