

Total number of printed pages-4

14 (COM-4) 4-21

2017

MICROFINANCE

Paper : 4-21

Full Marks : 80

Time : Three hours

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

Answer all questions as directed.

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

1×7=7

(i) Micro credit refers to :

- A. Small loans
- B. Small savings
- C. Micro insurance
- D. All of the above.

(ii) Which type of agricultural finance is provided by NABARD ?

- A. Short term loans
- B. Medium term loans
- C. Long term loans
- D. All of the above.

Contd.

- (iii) Rural financial services include :
- A. Production credits
 - B. Consumption credits
 - C. Production and consumption credits
 - D. None of the above.
- (iv) Which of the following is not a microfinance product ?
- A. Micro-credits
 - B. Micro-savings
 - C. Micro-insurance
 - D. Micro-enterprises.
- (v) Which of the following model was the innovation of Nobel Laureate Prof. Muhammad Yunus ?
- A. Self Help Group Model
 - B. Grameen Joint Liability Model
 - C. Credit Union Model
 - D. All of the above.
- (vi) India Microfinance Equity Fund is controlled by :
- A. NABARD
 - B. State Bank of India
 - C. SIDBI
 - D. Government of India.

(vii) Micro-insurance is delivered through :

- A. Partner-agent model
- B. Partner agent model and Full Service model
- C. Partner agent model and Provider driven model
- D. Partner agent model, Full Service model and Provider driven model.

Answer **any five** of the following : (within **200 words each**) 5×5=25

- (a) Write a short note on the basic characteristics of micro-finance.
- (b) Give a brief description of Grameen Model of micro-finance.
- (c) Discuss the income generation activities of Self Help Groups.
- (d) State the advantages of regular payment schedules as adopted by microfinance institutions.
- (e) What is social performance management ?
- (f) Explain the importance of impact assessment of microfinance.
- (g) Explain the concept of micro pension.

Explain the role of microfinance in poverty alleviation and livelihood promotion. 6+6

Or

Give a detailed account of evolution of microfinance in India. 12

4. What are the various approaches to group lending ? Discuss. 12

Or

Explain the various stages in the formation of Self Help Group. 12

5. Discuss the role of NABARD in the growth and development of microfinance in India. 12

Or

Narrate the mechanism of credit risk management in microfinance institutions. 12

6. What are the various laws governing microfinance activities in India ? Discuss in detail. 12

Or

Justify the need for the regulation of microfinance business and microfinance institution in India. 12