



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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## 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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