

210191

BACHELOR OF VOCATION
Management Financial Services
Subject: Micro Finance
Subject Code: BFS504
Semester: First
January 2021
Theory (External): 70 Marks
Time: 03 Hours

Instructions to the Students

1. This Question paper consists of two Sections. All sections are compulsory.
2. Section A comprises 10 questions of objective type in nature. All questions are compulsory. Each question carries 2 marks.
3. Section B comprises 8 essay type questions out of which students need to do any 5. Each question carries 10 marks.
4. Read the questions carefully and write the answers in the answer sheets provided.
5. Do not write anything on the question paper.
6. Wherever necessary, the diagram drawn should be neat and properly labelled

Roll Number

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SECTION –A (SHORT/OBJECTIVE TYPE QUESTIONS)
(10x2=20 Marks)

- A Why micro finance is required?
- B What is SHG in microfinance?
- C Who are microfinance clients?
- D Write in brief on any one creative micro finance model.
- E What is community banking?
- F Why Mr. Muhammad Yunus, a Bangladeshi economist, is widely known as the Father of Microfinance?
- G What is Grameen model?
- H What do you mean by the term finance plus?
- I What is the role of NGOs in micro finance?
- J What do you mean by the term profitability?

SECTION –B (ESSAY TYPE QUESTIONS)

(5x10=50 Marks)

- Q1 'Microfinance encourages social and banking inclusion, by enabling socially vulnerable people to benefit from productive loans, savings solutions and more.' Elucidate the statement.
- Q2 Write on the legal and regulatory framework of microfinance in India.
- Q3 'The landless labour class in villages is most vulnerable in India because the government does a lot for landholding farmers but not for poor landless.' Comment on the statement and validate your opinion by focussing on need of micro-lending to this section.
- Q4 What are sustainability issues in microfinance in India? Do you think Government, its agencies and regulators are truly working on making microfinance institutions efficient? How?
- Q5 'Micro-lending has had a lot of traction overseas in developing nations, and most are non-profit ventures.' Comment on the statement considering present status of microfinance in India.
- Q6 'Microfinance institutions offer microloans to borrowers along with assistance despite the fact that these borrowers do not offer a solid guarantee of repayment.' Describe the statement considering the operations of microfinance institutions in India.
- Q7 Which main products are offered and functions performed by commercial banks and regional rural banks towards attaining the objectives set for microfinance?
- Q8 What is the role of cooperatives and credit unions in credit delivery methodology of micro-lending?

*****END OF PAPER*****