

**BACHELOR OF VOCATION**  
**Financial Services**  
**Subject: Micro Finance**  
**Subject Code: BFS-504**  
**Semester: First**  
**December 2019**  
**Theory (External): 70 Marks**  
**Time: 03 hours**

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**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 (OBJECTIVE TYPE QUESTIONS)**

**(10x2=20 Marks)**

- A What is micro credit?
- B What is NGO Model
- C What are the Objective of Grameen Bank ?
- D Define IRDA ?
- E Name two models of Microfinance in India?
- F What is meant by Women empowerment ?
- G What is RTGS?
- H Who is the regulator for Microfinance in India?
- I What is Jan Dhan Yojana ?
- J What is difference between efficiency & productivity?

**SECTION –B (ESSAY TYPE QUESTIONS)**

**(5x10=50 Marks)**

- Q1 Briefly explain the interface between NGOs and Government Organisation in Rural Development?
- Q2 Explain the role of micro finance institution. In rural India?
- Q3 What is Microfinance? Briefly explain the features and channels of Microfinance.
- Q4 Enlist and explain the challenge of Microfinance in India?
- Q5 Explain the various delivery models of Microfinance ?
- Q6 Briefly explain the role of SHGs in financial Inclusion and Social Inclusion.
- Q7 Explain the inter – relationship between NABARD, RRBs, MFIs and SHGs in rural development.
- Q8 What is micro insurance? How is it different from insurance? Kindly explain with regulatory framework.

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