

M.Com 4th Semester Examination 2021
Paper: COM 4066
Sub: MICRO FINANCE

Time- 3 Hours

Total Marks – 80

1. Answer any eight of the following within 75 words each. (5x8=40)

- a) Write on the challenges faced by the Micro Finance Institutions in India.
- b) What are the different sources of fund for Micro Finance institutions?
- c) Write a note on the social assessment of micro finance institutions.
- d) State the significance of Financial Inclusion.
- e) Outline the objectives of micro credit.
- f) What are the objectives of Self Help Group initiatives?
- g) Discuss the significance of micro insurance in a country like India.
- h) Why is it important to regulate the micro finance institutions?
- i) Discuss the features of Grameen Bank Model of micro finance.
- j) How can the financial risks in micro finance institutions be minimized?

2. Answer any four of the following within 150 words each. (10x4=40)

- a) “To reduce the disparity in economic growth, financial services should be available to the low income group.” Examine the statement.
 - b) Discuss the various provisions of the Micro Finance Institutions (Development and Regulation) Bill 2012.
 - c) Discuss the different types of functional risks faced by MFIs.
 - d) Write a note on the role of NABARD in promoting micro finance in India.
 - e) Discuss the structure of micro finance system in India.
 - f) Grameen Bank is successful in Bangladesh whereas SHG is successful India. Give the reasons behind this.
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