

II Semester M.Com. (CBCS) Examination, July - 2019

COMMERCE**2.7 : SC : Micro Finance**

Time : 3 Hours

Max. Marks : 70

SECTION - A

Answer **any seven** questions out of **ten**. Each question carries **2** marks.

- 2x7=14**
1. (a) List out the principles of Micro Finance.
 - (b) What is Rural Credit ?
 - (c) What is SIDBI ?
 - (d) What is Pigmy deposit Scheme ?
 - (e) What do you mean by Social Inclusion ?
 - (f) What do you mean by Microfinance ?
 - (g) What is sustainable rural development ?
 - (h) List out the major issues involved in Micro Finance.
 - (i) What is meant by SHG ?
 - (j) Define Financial inclusion.

SECTION - B

Answer **any four** questions and each question carries **5** marks.

5x4=20

2. Describe the various functions of SIDBI.
3. Explain the challenges of micro finance in India.
4. Explain the lending practices of SHG's.
5. What is the role of commercial banks in Rural Credit ?
6. What are the Pros and Cons of MFI's ?
7. Write a short note on Grameena Bank.

P.T.O.



SECTION - C

Answer **any three** questions and each question carries **12** marks. **12x3=36**

8. Describe the role of SHG in the holistic development of SHG women.
9. Discuss in detail Micro finance models.
10. Discuss in detail the poverty assessment process and poverty audit programmes.
11. Write a note on Specialised Financial Institutions in India.
12. Write a note on :
 - (a) Lead Banks Scheme
 - (b) Role of NGO's in Rural Development