

(6 Pages)

Reg. No. :

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M.A. (CBCS) DEGREE EXAMINATION,
NOVEMBER 2021

Third Semester

Economics

Elective — MICRO FINANCE

(For those who joined in July 2017 onwards)

Time : Three hours

Maximum : 75 marks

PART A — ($10 \times 1 = 10$ marks)

Answer ALL questions.

Choose the correct answers :

1. The most significant role of EMIs
 - (a) Employment generation
 - (b) Poverty alleviation
 - (c) Financial inclusion
 - (d) Economic development

2. The beneficiaries of micro finance business are _____?
- (a) Land less labour
 - (b) Marginal farmers
 - (c) Vendors in the small markets
 - (d) All of the above
3. The micro finance institution differs from one another in terms of?
- (a) Product offering
 - (b) Loan repayment structure
 - (c) Product offering
 - (d) All of the above
4. One of the delivery channel for micro finance is SHG model. SHG means?
- (a) Self Help Group
 - (b) Soar Help Group
 - (c) Sake Help Group
 - (d) Store Help Group
5. Who introduced the concept of micro finance?
- (a) D.C. Deshmukh (b) Muhammad Yunus
 - (c) Sheik Haseena (d) Amartya Sen

6. In the not-for-profit micro finance institutes, which among the following are include?
- (a) Societies
 - (b) Public trusts
 - (c) Non profit companies
 - (d) All of the above
7. Sources of financing project cost excludes
- (a) Trade credit (b) Leasing
 - (c) Subsidy (d) Deferred credit
8. An assets is
- (a) Sources of funds (b) Use of funds
 - (c) Inflow of funds (d) None of these
9. Who is the central banking authority in India?
- (a) RBI (b) NABARD
 - (c) Ministry of finance (d) SEBI
10. To operate as NBFC in India, one has to take license from —————
- (a) SEBI (b) RBI
 - (c) MoF (d) FICCI

PART B — ($5 \times 5 = 25$ marks)

Answer ALL questions, choosing either (a) or (b)

Each answer should not exceed 250 words.

11. (a) What do you mean by micro finance.

Or

- (b) Recall the importance of micro finance.

12. (a) Write a note on bank partnership model.

Or

- (b) Classify MPI and MPPL.

13. (a) Define financial inclusion.

Or

- (b) Describe NABARD.

14. (a) What is liquidity management?

Or

- (b) Distinguish financial service from products.

15. (a) List out the types of risk of micro finance.

Or

- (b) Write a short note on self regulation.

PART C — (5 × 8 = 40 marks)

Answer ALL questions, choosing either (a) or (b)

Each answer should not exceed 600 words.

16. (a) Compare the micro finance products under both SHG and MFI models.

Or

- (b) Outline the recommendations of malegam committee.

17. (a) What are the constraints in mainstreaming of MFIs and challenges faced by the sector?

Or

- (b) Enumerate the micro finance institutional approach.

18. (a) Make an assessment of NABARD.

Or

- (b) Explain the need for financial inclusion.

19. (a) Determine the cost volume and profit analysis.

Or

- (b) Discuss about the components of financial statements.

20. (a) Compliance to RBI guidelines on NBFC and MFIs.

Or

- (b) Justify the compliance to State Acts like enacted by Andhra Pradesh State.
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