

(6 Pages)

**Reg. No. :** .....

**Code No. : 7404**

**Sub. Code : PESE 31**

M.A. (CBCS) DEGREE EXAMINATION,  
NOVEMBER 2020.

Third Semester

Economics

Elective — MICRO FINANCE

(For those who joined in July 2017 onwards)

Time : Three hours

Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL the questions.

Choose the correct answer :

1. Micro finance is the provision of \_\_\_\_\_ services to low income group
  - (a) Educational
  - (b) Political
  - (c) Social
  - (d) Financial

2. Govt. of India established "The National Micro finance Taskforce in \_\_\_\_\_
- (a) 2019                      (b) 2009
- (c) 1999                      (d) 1990
3. A type of market in which money is borrowed and lent is called as
- (a) Goods market
- (b) Money market
- (c) Price market
- (d) Foreign exchange market
4. Which one is the gift of the nature?
- (a) Land                      (b) Labour
- (c) Capital                      (d) Organisation
5. This is a market where shares and bonds are purchased and sold
- (a) Money market
- (b) Goods market
- (c) Forex market
- (d) Stock market

6. Which one of the following internal factor that motivate entrepreneur?
- (a) Education
  - (b) Money
  - (c) Material
  - (d) demand for the product
7. The District Industrial Centre (DIC) was introduced in the year
- (a) 2008                      (b) 1998
  - (c) 1988                      (d) 1978
8. SHG is the term associated with
- (a) Community
  - (b) Culture
  - (c) Women Empowerment
  - (d) Organisation
9. 14 commercial banks were nationalised in the year
- (a) 1968                      (b) 1969
  - (c) 1970                      (d) 1971

10. Expand the term MSME
- (a) money supply money exchange
  - (b) minimum service and minimum exchange
  - (c) macro system for maximum earning
  - (d) micro small and medium enterprise

PART B — ( $5 \times 5 = 25$  marks)

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

Each answer should not exceed 250 words.

11. (a) Explain the scope of micro finance.
- Or
- (b) State the models of micro finance across the world.
12. (a) List out the MFIs in India.
- Or
- (b) Point out the types of MFIs.
13. (a) Mention the need for financial inclusion.
- Or
- (b) Write about SHGs in Tamilnadu.

14. (a) What are the roles of an MFI?

Or

- (b) Explain the cost volume and profit.

15. (a) Write down types of risks for MFIs.

Or

- (b) What can be MFIs do to be more efficient?

PART C — (5 × 8 = 40 marks)

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

Each answer should not exceed 600 words.

16. (a) Discuss the intermediation for microfinance in India and its structure.

Or

- (b) Highlight the various lessons from the international experience for micro finance.

17. (a) Analyse the constraints and challenges faced by the MFIs in India.

Or

- (b) Examine the achievements of National rural livelihood mission.

18. (a) Explain the financial inclusion and point out the need for financial inclusion.

Or

- (b) List out the different types of poverty assessment tools used by MFIs.

19. (a) Describe the recommendations of Malegam committee.

Or

- (b) Explain the microfinance products under both SHG and MFI models.

20. (a) Explain the financial risks and non-financial risks for the micro finance institutions.

Or

- (b) Highlight the various financial inclusion schemes of India with reference to Tamilnadu.
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