



II Semester M.Com. Degree Examination, June/July 2018

(CBCS)

COMMERCE

Paper – 2.7 : SC : Micro Finance

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions. **Each** question carries **two** marks : **(7×2=14)**
- Define Finance.
 - What is meant by sustainable rural development ?
 - Distinguish between Micro finance and Micro credit.
 - Give the stages of evolution of a SHG.
 - Name any two responsible micro finance practices of MFI in India.
 - What is meant by Women empowerment ?
 - What is the Grameen bank model of micro finance ?
 - Expand 'SEWA' and give an example.
 - What is MDG ?
 - Name two models of micro finance in India.

SECTION – B

Answer **any four** questions. **Each** question carries **5** marks : **(4×5=20)**

- Explain the need for finance in financial and social inclusion.
- Bring out the progress of commercial banks in providing rural credit.
- Explain Micro finance as tool in reduction of poverty.
- Bring out the structure and features of SHGs.
- Briefly explain the strategies of NGOs in rural development.
- Explain the sources of rural credit in India.



SECTION – C

Answer **any three** questions. **Each** question carries **12** marks :

(3×12=36)

8. Discuss the various models of SHGs existing in India.
9. "NABARD has been continuously focusing on bringing in various stakeholders on a common platform and building their capacities in rural areas through the various micro finance innovations". Discuss.
10. Discuss the role of SHGs in financial and social inclusion.
11. Answer the following questions :
 - i) Objectives of MFIs.
 - ii) Sustainable community banking.