

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI-86

(For candidates admitted during the academic year 2019 – 2020)

COURSE CODE: 19VB/VM/MF36

B VOC (BFSI) DEGREE EXAMINATION - DECEMBER 2020

VOCATIONAL - BANKING, FINANCIAL SERVICES AND INSURANCE

THIRD SEMESTER

COURSE : MAJOR CORE

PAPER : MICRO FINANCE

TIME : 90 MINUTES

MAX.MARKS: 50

Section - A

Answer All Questions

(6X2=12)

1. What is Micro Credit?
2. List the principles of Micro Finance.
3. Who are the beneficiaries of Micro Finance?
4. What is meant by Self Help Group?
5. "Micro finance is the way to overcome poverty in India"- Do you agree?
6. What is gendered Micro Finance?

Section – B

Answer any Two Questions

(2x4=8)

7. What is Micro Finance? Explain the benefits of Micro Finance.
8. Discuss how micro finance lends and the mechanism adopted for recovery of loan.
9. Explain the lending practices of SHG's.

Section - C

Answer the following questions

(2x15=30)

10. (a) Discuss the creative and administrative Micro Finance Models.

(OR)

(b) State the provisions relating to the Micro Finance Bill 2012.

11. (a) Ms.Anitha is a member of a Self Help Group. She wants to start a mushroom farming business. Help her with the procedures she should follow to apply for a loan in MFI.

(OR)

(b) Explain the problems faced by MFI's while granting loans.
