

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 600 086.
COURSE CODE: 19VB/VE/MF36
B.VOC DEGREE EXAMINATION – NOVEMBER 2021
VOCATIONAL - BANKING, FINANCIAL SERVICES AND INSURANCE
THIRD SEMESTER

COURSE : MAJOR – CORE
PAPER : MICRO FINANCE
TIME : 3 HOURS

MAX. MARKS: 100

SECTION – A

Answer all the questions:

(7 x 4 = 28)

1. Point out the features of microfinance?
2. Explain micro credit.
3. State the objectives of SHGs – Bank Linkage Programme.
4. What are the non – financial services provided under microfinance?
5. List out the priority sector as per RBI guidelines.
6. Write a note on joint liability group.
7. Why is product development important in microfinance?

SECTION – B

Answer any TWO questions:

(2 x 16 = 32)

8. (a) Briefly explain the challenges in Indian microfinance sector. **(8 Marks)**
(b) State the measures to overcome the issues in microfinance. **(8 Marks)**
9. (a) Explain the legal forms of microfinance in India. **(8 Marks)**
(b) Classify micro financing models in India. **(8 Marks)**
10. (a) Discuss the history of AP crisis. **(8 Marks)**
(b) Elucidate the features of MFI Bill, 2012. **(8 Marks)**

SECTION – C

Answer any ONE question:

(1 x 40 = 40)

11. (a) Explain the phases in product development process. **(20 Marks)**
(b) Describe the types of products and services available in microfinance. **(20 Marks)**
12. (a) Elaborate the stages in micro loan disbursement. **(20 Marks)**
(b) Summarize the best practices in loan collections. **(20 Marks)**
