

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI-86
(For candidates admitted during the academic year 2019 – 2020 and thereafter)

SUBJECT CODE: 19VB/VM/MF36

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022
BANKING, FINANCIAL SERVICES AND INSURANCE
THIRD SEMESTER

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

MAX.MARKS : 100

SECTION – A

ANSWER ALL QUESTIONS

(10X2=20)

1. What do you understand by microfinance?
2. Mention any two objectives of microfinance.
3. What is the meaning of self-help group?
4. Write a short note on Grameen bank.
5. List out any two legal framework for savings in microfinance institutions.
6. Define micro insurance.
7. What is the meaning of microfinance credit?
8. Differentiate between income generating loan and consumption loan.
9. Write any two best practices for loan collection and recovery.
10. State any two provisions with respect to Micro Finance Act, 2012.

SECTION – B

ANSWER ANY FIVE QUESTIONS

(5X4=20)

11. Write a short note on the types of micro finance institutions.
12. What are the benefits of Self-help group bank linkage model?
13. Discuss the impact of microfinance products on revenue.
14. Explain the challenges in microfinance hindering sustainable development in India.
15. What are the methods for credit delivery?
16. Write about the phases in the evolution of microfinance in India.
17. What are the different products and services offered in microfinance?

SECTION – C

ANSWER TWO QUESTIONS

(2X15=30)

18. Explain the need and importance of microfinance.
19. Briefly explain the various innovative and creative micro finance models.
20. Write in detail the stages in loan disbursement.

21 Case study (Compulsory)**(30 Marks)**

Mr. Vishal is a local money lender in the state of Andhra Pradesh. He used to give loan to the local village people when they approached him for various reasons. Vishal takes an advantage of their inability to repay the loan, he uses even physical force on them. He has been following very unethical way of lending and collection of money from them. The people in the village are also forced to approach him as they have their occupational and personal needs to be satisfied

- a) Explain the ways through which the process of lending and collection of money to rural population can be streamlined
- b) State the features and benefits of the systems that should be made available to the rural population
- c) Describe the various products and services available for the village people in order to meet their needs
