

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI 600 086
(For candidates admitted during the academic year 2020 -2021 and thereafter)

M.A. DEGREE EXAMINATION, NOVEMBER 2023
HUMAN RESOURCE MANAGEMENT
THIRD SEMESTER

COURSE : ELECTIVE
PAPER : MICRO FINANCE MANAGEMENT
SUBJECTCODE : 20HR/PE/MM15
TIME : 3 HOURS **MAX MARKS : 100**

SECTION - A

ANSWER ALL ANSWER SHOULD NOT EXCEED 50 WORDS: (10 X 2 =20)

1. What is micro finance?
2. Distinguish between microfinance and micro credit.
3. What is Bank Guarantee model in micro finance?
4. Expand IVDP and SIDBI.
5. State any two features of Self-Help Groups.
6. What are the benefits of micro credit?
7. What are the two basic credit delivery methodology used by microfinance institutions?
8. Differentiation loan collection and loan recovery.
9. State the objectives of NABARD.
10. Explain the term NGOs.

SECTION - B

ANSWER ANY FOUR. ANSWER SHOULD NOT EXCEED 600 WORDS: (4 X 10 = 40)

11. List down the need for micro finance.
12. Briefly discuss various types of microfinance.
13. List out the principles of microfinance.
14. Discuss about the loan collaterals.
15. Describe Grameen Bank Model of micro finance.
16. Enlist the advantages of Self-help groups.

SECTION - C

ANSWER ANY TWO. ANSWER SHOULD NOT EXCEED 1200 WORDS: (2 X 20 = 40)

17. Explain in detail the stages of loan disbursement.
18. Discuss the different legal forms of micro finance models.
19. Explain the role of Micro finance institutions in microfinance sector in India.
20. Elaborate on the challenges in micro finance sector and various reforms to overcome the challenges.
