



Paper ID : 250372

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Subject Code: KMBIFM08

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MBAINT
(SEM X) THEORY EXAMINATION 2024-25
MICRO FINANCE

TIME: 3 HRS**M.MARKS: 100****Note:** Attempt all Sections. In case of any missing data; choose suitably.**SECTION A****1. Attempt all questions in brief. 2 x 10 = 20**

Q no.	Question
a.	State briefly the two principles of microfinance.
b.	List the need for microfinance to small enterprises.
c.	Name any two microfinance delivery models used in India.
d.	Which microfinance delivery model uses peer-group lending without collateral?
e.	Highlight any two emerging issues faced by Microfinance Institutions in India.
f.	Enlist the two models of linkage between banks and Self-Help Groups.
g.	What is the purpose of credit scoring in microfinance operations?
h.	State any two components included in the financial analysis of a Microfinance Institution.
i.	Define the role of commercial banks as micro-lenders in India.
j.	Identify the priority sector lending norms in the context of microfinance.

SECTION B**2. Attempt any three of the following: 10 x 3 = 30**

Q no.	Question
a.	Highlight the evolution of microfinance in India and the role played by key institutions and policies in its development.
b.	Compare and contrast the self-help group model with the Grameen bank model in terms of structure, operations, and effectiveness in rural credit delivery.
c.	Examine the challenges and issues associated with the SHG-bank linkage Programme.
d.	Illustrate the role of credit bureaus and credit scoring in risk management for MFIs with the help of examples.
e.	Interpret the basic principles of banking and their role in the enabling effective delivery of microfinance services in the context of microfinance.

SECTION C**3. Attempt any one part of the following: 10 x 1 = 10**

Q no.	Question
a.	Explain how microfinance contributes to achieving the Millennium Development Goals. Illustrate with relevant examples.
b.	Describe the functioning of the Rotating Savings and Credit Association (ROSCA) model. How can it be applied in low-income communities for effective credit delivery?

4. Attempt any one part of the following: 10 x 1 = 10

Q no.	Question
a.	Evaluate the role of NBFCs in microfinance, using the BASIX model as a case study.
b.	Describe the various payment systems that support microfinance operations. How do these systems enhance outreach and efficiency?



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5. Attempt any one part of the following: 10 x 1 = 10

Q no.	Question
a.	Interpret the significance of operating efficiency in evaluating the sustainability of a Microfinance Institution.
b.	Outline the functioning of the Rotating Savings and Credit Association (ROSCA) model. How can it be applied in low-income communities for effective credit delivery?

6. Attempt any one part of the following: 10 x 1 = 10

Q no.	Question
a.	Analyze the legal and regulatory framework governing Microfinance Institutions in India and its influence on the functioning of MFIs.
b.	Examine the impact of revenue model commonly followed by MFIs on the long-term financial viability and service delivery.

7. Attempt any one part of the following: 10 x 1 = 10

Q no.	Question
a.	Illustrate the evolution of the SHG-Bank Linkage Programme in India with the help of recent progress and outcomes.
b.	Identify and report the strategies and challenges involved in building a market for investing in microfinance.