



KERALA AGRICULTURAL UNIVERSITY
B.Sc.(Hons.) C & B 2017 Admission
III Semester Final Examination- January-2019

Bank.2104

Micro Finance (1+0)

Marks: 50
Time: 2 hours

Choose the correct answer

(10x1=10)

- 1 Micro Finance can contribute to the development of the overall financial system through the
(a) Integration of Financial markets (b) Dispersion of financial markets.
(c) Segmentation of financial markets. (d) Severance of financial markets.
- 2 In a SHG, most of the decisions regarding savings and loan activities are taken by
(a) Bank (b) Group members
(c) Non-government organisation (d) Government
- 3 What prevents the poor from getting bank loans?
(a) Complexity of procedure (b) Absence of collateral
(c) High rates of interest (d) None of these
- 4 Rural Infrastructure Development Fund (RIDF) was instituted by which of the following?
(a) NABARD (b) RBI
(c) Government of India (d) Finance Ministry
- 5 NGO is the term associated with
(a) SHG (b) PMRY
(c) SEEUY (d) Agri. Advances.
- 6 Who introduced the concept of Micro Finance in Bangladesh in the form of the "Grameen Bank"?
(a) C. D. Deshmukh (b) Amartya Sen
(c) Muhammad Yunus (d) Sheik Haseena
- 7 The beneficiaries of Micro finance business are :
(a) Land Less labour (b) Marginal farmers
(c) Vendors in the small markets (d) All the above
- 8 Indian Micro Finance Institutes (MFI) usually adopt the group-based lending models, which are of two types. SHG model and JLG model. SHG means Self Help Group and JLG means?
(a) Joint Liability Game (b) Josh Liability Group
(c) Joint loan Group (d) Joint Liability Group
- 9 Who launched an 'India Micro-finance Platform', a portal on micro-finance activities across the country, with the assistance of World bank funds on 28th June 2013?
(a) SBI (b) ICICI
(c) SIDBI (d) Exim Bank
- 10 Informal sector loans include:
(a) NABARD (b) State Bank of India
(c) Money lenders (d) Both (b) and (c)

P T O

II Write Short notes on ANY FIVE of the following

(5x2=10)

- 1 Grameen Bank
- 2 Types of MFIs.
- 3 Salient features of Micro Finance.
- 4 Kenya Rural Enterprise Program (K-Rep) Development Agency.
- 5 Association for Social Advancement.
- 6 Channels (or approaches) of micro finance in India.
- 7 SHG – Bank Linkage Programme (SBLP).

III Answer ANY FIVE of the following

(5x4=20)

- 1 Major objectives of micro Finance.
- 2 Micro Finance Models in India.
- 3 Impact of Micro Finance on socio-economic development of rural people of India.
- 4 Need and importance of self-help group.
- 5 Problems affecting Micro Finance Institutions.
- 6 Difference between self-help group and co-operatives.
- 7 Impact of microfinance on Indian economy

IV Write an essay on ANY ONE of the following

(1x10=10)

- 1 SHG-Definition, functions and principles.
- 2 Various issues and challenges of Micro Financial Institutions.
