

**POST GRADUATE DIPLOMA IN RURAL  
BANKING (PGDRBI)**

**Term-End Examination**

**December, 2011**

**MCQ-038 : MICRO FINANCE**

00823

*Time : 3 hours*

*Maximum Marks : 70*

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**Note :** Answer any five questions. All questions carry equal marks.

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1. (a) Failure to meet the credit needs of poor has led to perpetuation of poverty in India. Discuss. 7
- (b) Explain the important lessons for banks in designing suitable financial products to rural poor. 7
2. (a) Explain the emergence and growth of Self Help Group movement in India as an alternate delivery model for financial products. 7
- (b) SHG - Bank Linkage is a win-win situation for both the poor and Banks. Explain. 7

3. (a) Compare and contrast different types of MFIs in India. 7
- (b) Do you consider that MFIs would effectively extend financial services needs of rural poor ? Examine/Explain. 7
4. (a) Explain micro finance and important characteristic features of a micro credit product. 7
- (b) Explain important considerations while designing a micro finance product. 7
5. (a) Savings and Credit are the two different faces of the same coin - Explain. 7
- (b) How does SHGs are different from JLGs ? Explain. 7
6. Discuss in detail *any two* of the following micro finance models. 7+7
- (a) Sanghamitra Model
- (b) Kalanjium Model
- (c) Sewa Bank Model
- (d) Kutumbasree model

7. (a) Analyse the impact of micro finance on rural households with reference to any specific Impact Assessment Study conducted by NABARD. 7
- (b) Although assistance under SGSY is implemented through SHGs, recovery of SGSY loans is reportedly poor - examine. 7
8. (a) Elaborate legal status of MFIs in India. 7
- (b) Explain the role of MFIs in microfinance sector in Indian context. 7
9. Write short notes on *any four* of the following :
- (a) Livelihood programmes for SHGs 3.5x4=14
- (b) CAMELSCOS methodology of rating of MFIs
- (c) Self Help Promoting Institutions
- (d) Sustainability of a micro finance programme
- (e) Issues and challenges before MFIs
- (f) Pricing of MF products
- (g) Difference between micro finance and micro credit.
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