

Q.P. Code : 60567

**Second Semester M.Com. Degree Examination, July 2019**

*(CBCS – 2014-15 Scheme)*

**Commerce**

**Paper 2.7 – MICRO FINANCE (Soft Core)**

*Time : 3 Hours*

*[Max. Marks : 70*

**SECTION – A**

1. Answer any **SEVEN** questions out of Ten. Each question carries **2** marks :  
**(7 × 2 = 14)**
- (a) What is Micro Finance?
  - (b) Define Financial Management.
  - (c) Write the meaning of the term 'Fiscal Policy'.
  - (d) Expand the forms SIDBI, IFCI and ICICI.
  - (e) What do you mean by 'Masala Bonds'?
  - (f) What is Micro Credit?
  - (g) What do you understand by 'Garnishee' order?
  - (h) Define Insurance.
  - (i) What is Community Banking?
  - (j) What do you mean by "Sustainable Development"?

**SECTION – B**

Answer any **FOUR** questions out of Six. Each question carries **5** marks :

**(4 × 5 = 20)**

- 2. Explain the objectives and functions of commercial banks in India.
- 3. Distinguish between branch banking and unit banking system.
- 4. Why Grameen banks are not progressed and not performed their functions properly?

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5. How these terms pledge, mortgage and hypothecations are differs in Bank Loans?
6. Explain the Bank linkages and strategies helps to rural development in India.
7. Discuss the importance of Micro finance in rural areas.

**SECTION - C**

Answer any **THREE** questions out of Five. Each question carries **12** marks :

**(3 × 12 = 36)**

8. Explain the Micro Finance and Micro Credit features, objectives and models and their criticisms.
  9. Discuss the solvency and liquidity positions of micro financial institutions. Why solvency and liquidity are crucial for sustainable development of MFI's?
  10. What is NGO? Discuss the various models, structure and funding patterns of NGO's in India.
  11. Discuss the role, functions and problems of self help groups.
  12. Write a detailed note on 'NABARD' and its refinance system and progress of institutional financial system.
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