

Total number of printed pages-3

14 (COM-4) 4066

2019

MICRO FINANCE

Paper : 4-21/COM-4066

Full Marks : 80

Time : Three hours

***The figures in the margin indicate
full marks for the questions.***

1. Write the meaning of the following : 2×5=10
- (a) Micro Credit
 - (b) E-business
 - (c) Secure Electronic Transaction (SET)
 - (d) Secure Sockets Layer (SSL)
 - (e) Credit delivery mechanism.

Contd.

2. Write the answers of the following questions in brief : $5 \times 6 = 30$

(a) What are the characteristics of Micro Finance ? 5

(b) Mention the non-financial services of Micro Financial Institutions. 5

(c) Evaluate the prospect of Micro Finance in India. 5

(d) State briefly the various types of risks of Micro Finance Institutions. 5

(e) What is the significance of regulatory framework for Micro Finance and Micro Finance Institutions in India ? 5

(f) Why is the Cooperative Society Act essential for Micro Finance ? 5

3. Write the answers of **any four** questions of the following questions : $10 \times 4 = 40$

(a) How do you define Micro Finance ? What are the objectives of Micro Finance ? Elucidate the benefits derived from Micro Finance in the economy. $1+3+6$

- (b) Explain the structure and functions of Micro Finance Institutions. 10
- (c) What are the role of NABARD for Micro Finance in India? 10
- (d) Review the financial inclusion and Micro Finance movement in India. 10
- (e) Elucidate the problems and techniques in fund management of Micro Finance Institutions. 10
- (f) Critically analyse the salient features of Micro Finance Institutions (Development and Regulation) Bills 2012 in relation to regulating and managing of Micro Finance. 10
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