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End Semester Examination, December 2024

Program- B.COM (H)/ B. COM (P) – 5th Semester

COURSE TITLE- RURAL AND MICRO FINANCE (COURSE CODE-SMMC643A)

Time: 2.5 hrs.

Max Marks: **50**

Note: *All Questions are compulsory. Marks are indicated against each question.*

PART-A

Q.1 **Attempt any five questions. These questions carrying two marks for each.**

- (a) How does financial inclusion help reduce poverty in rural India? [CO-1][L-2] 2
- (b) What are two common sources of income for rural households? [CO-1] [L-2] 2
- (c) Identify two barriers to financial inclusion [CO-1] [L-2] 2
- (d) Define the term 'demographic feature' in the context of rural India. [CO-1] [L-2] 2
- (e) List the main demographic features of Urban India. [CO-1] [L-2] 2
- (f) Why is infrastructure development essential for rural growth? [CO-1] [L-2] 2
- (g) List common sources of income for rural households in India. [CO-1] [L-2] 2

2x5

PART-B

Q.2 Describe the contribution of SMEs in India toward employment and export opportunities. How do these contributions impact the overall economy? [CO-2] [L-2] **10**

OR

Explain the registration process for MSMEs, highlighting the requirements and benefits of MSME registration in India. [CO-2] [L-2] **10**

Q.3 Examine the linkage between mainstream financial services and microfinance by developing a plan for integrating microfinance into traditional banking services. Identify potential challenges and benefits. [CO-3] [L-4] **10**

OR

Illustrate how the ownership structure of an MFI influences its objectives and governance. Provide examples of different ownership types and their impact on MFI operations. [CO-3] [L-4] **10**

Q.4 Distinguish between microinsurance and traditional insurance products. Discuss how microinsurance is adapted to the needs of low-income individuals and its importance in a microfinance setting. [CO-4] [L-4] **10**

OR

Examine the different types of loans offered by microfinance institutions, such as microenterprise loans, working capital loans, and agricultural loans. Identify the specific financial needs each loan type is designed to meet. [CO- 4] [L-4] **10**

Q.5 Assess the effectiveness of directed lending in achieving economic inclusion in India. Evaluate how directed lending has impacted marginalized sectors. [CO-5] [L-5] **10**

OR

Evaluate the impact of RBI's policies on DSL on the financial sector. Analyze whether these policies have successfully balanced productivity and inclusivity in lending. [CO- 5] [L-5] **10**