(ii) NABARD model and SIDBI model

(iii) NGOs role and responsibilities

(iv) Emerging trends in Micro finance

(6×3=18)

[This question paper contains 4 printed pages.]

Your Roll No...............

Sr. No. of Question Paper : 6836 **L**

Unique Paper Code : 2923060058

Name of the Paper : Microfinance

Name of the Course : **DSE**

Semester : VIII

Duration : 3 Hours Maximum Marks : 90

Instructions for Candidates

1. Write your Roll No. on the top immediately on receipt of this question paper.
2. Attempt **all** parts of a question together.
3. Do any **5** questions.
4. **All** questions carry equal marks.

1. Microfmance has shifted from merely alleviating poverty to promoting broad financial inclusion. Discuss its background, evolution and current role in developing economies. (18)

2. A rural woman entrepreneur received a ₹50,000 MUDRA loan to start a tailoring business. Over a year, she expanded her operations and employed three more women. However, many applicants in nearby villages were unaware of the scheme. Evaluate the effectiveness of MUDRA Yojana in promoting entrepreneurship and financial inclusion, highlighting both achievements and challenges. (18)

3. (a) Explain the concept of Human Poverty Index (HPI) and Global Multidimensional Poverty Index (MPI). How do they differ in measuring poverty? (9)

(b) Grameen Banking model is considered a global benchmark for promoting financial inclusion and empowerment. Discuss this statement and its relevance for Indian Microfinance. (9)

4. (a) Discuss the different types of Microfinance Institutions. How does each type contribute to financial inclusion? (9)

(b) Differentiate between social rating and credit rating of Microfinance Institutions. How do both influence stakeholder's decisions? (9)

5. Examine the role of Deendayal Antyodaya Yojana and Pradhan Mantri Garib Kalyan Yojana (PMGKY) in advancing financial and social inclusion. Also discuss their impact on livelihoods and social security in India. (18)

6. Write short notes on **any three** of the following :

(i) Micro insurance