[This question paper contains 2 printed pages.]

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

Sr. No. of Question Paper : 7513 **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.

Question.1)

a) Discuss the emerging trends in Microfinance and their impact on inclusive banking. (9 marks)

b) Explain Human Development Index (HDI) and Global Hunger Index (GHI) and evaluate their relevance in assessing a country's development. (9 marks)

Question.2)

Microfinance is not merely a mechanism for providing loans but a tool for promoting social empowerment and economic development. Examine this statement highlighting its impact on poverty alleviation and women empowerment. (18 marks)

Question.3)

In a rural district of Uttar Pradesh, an NGO formed 50 Self-Help Groups (SHGs) under the Swarnajayanti Gram Swarozgar Yojana (SGSY). Women in these groups received microloans and training in handicrafts and small-scale farming. Over two years, average household income increased by 25%, and women reported higher decision-making power. However, some groups in remote villages struggled due to poor bank linkages.

a) Discuss the challenges faced by SHGs in remote villages. How could these challenges be mitigated? (9 marks)

P.T.O.

b) How do NGOs contribute to microfinance delivery in rural areas, and what specific roles did the NGO play in forming SHGs under SGSY in this case? (9 marks)

Question. 4)

a) Microinsurance is essential for risk mitigation among low-income groups but faces multiple challenges. Discuss the key challenges in its implementation. (9 marks)

b) Describe the eligibility criteria for setting up Microfinance Institutions in India. Why are such criteria important? (9 marks)

Question. 5)

Pradhan Mantri MUDRA Yojana aims to promote entrepreneurship and financial inclusion in rural areas. Evaluate its effectiveness by citing relevant examples of its impact.

(18 marks)

Question.6)

Write short notes on any three of the following. (6*3 = 18 marks)

1. Consequences of Poverty
2. Pradhan Mantri Garib Kalyan Yojana
3. Risk management in Micro finance
4. Grameen Banking model