

- Q.12 What are the different methods for loan prospecting?
- Q.13 Explain any credit delivery method that is accepted worldwide.
- Q.14 What do you understand with the role of MFI in the development of Indian economy?
- Q.15 What are the different methods that are used for loan recoveries?
- Q.16 Briefly mention the aspects of MFI credit.
- Q.17 What is process for loan approval under the micro finance operations?
- Q.18 Mention any five don't's that are ethically adopted under the micro finance operations.

SECTION-C

Note: Long answer questions. Attempt any one questions out of two questions. (1x10=10)

- Q.19 Briefly explain the ethical issues that are need to be addressed by the apex body for micro finance operations.
- Q.20 What do you understand with the term 'credit'? Explain in detail the credit delivery methodologies adopted by the MFI's.

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Subject : Micro Finance Operations - I

Time : 2 Hrs. M.M. : 50

SECTION-A

Note: Very short questions. Attempt all ten questions. (10x1=10)

- Q.1 Which of the following combinations is correct?
- NABARD----- Industrial Loan
 - RBI----- Long term Finance
 - RRB-----Agriculture Finance
 - IDBI----- Short Term Loans
- Q.2 Prudential norms of the banks includes
- IRAC norms
 - Provisioning norms
 - CRAR norms
 - all of the above
- Q.3 Two basic measures of liquidity are:
- Inventory turnover and Current ratio
 - Current ratio and Quick ratio
 - Gross Profit ratio and operating ratio

- d) Current ratio and Average
- Q.4** Timely repayment of loans results
- Good reputation
 - No tension
 - Easily availability of loan in future
 - All of above
- Q.5** Defaulter of loan means
- Not paying loan instalments
 - Bad reputation
 - Illegal activities
 - None of above
- Q.6** Mortgage, a mode of charging security, has been defined in :
- Transfer of Property Act, 1882
 - Sale of Goods Act, 1876
 - Negotiable Instruments Act, 1881
 - SEBI Act
- Q.7** In case of loan against gold ornaments, the charge should be created by :
- Hypothecation
 - Pledge
 - Mortgage
 - Collateral
- Q.8** Cash credit is allowed generally against
- Pledge or Hypothecation of goods
 - Immovable property
 - Tangible security
 - Intangible security
- Q.9** Loan which is not backed by any security is called:
- Bad Loan
 - Risky Loan
 - Clean Loan
 - Unclear loan
- Q.10** What is NOT an innovation likely to explain the high repayment rates of microcredit programs?
- Promising larger and larger loans for borrowers in good standing
 - Public repayments
 - Strong competition between numerous microcredit programs to reduce interest rates
 - Starting repayments before investments are likely to have borne fruit

SECTION-B

Note: Short answer type questions. Attempt any six questions out of eight questions. (6x5=30)

- Q.11** What is the role of data management in Micro finance operations?

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