Manisha

Avinashilingam Institute for Home Science and Higher Education for Women

(Deemed to be University under Category 'A' by MHRD, Estd. u/s 3 of UGC Act 1956)
Re-accredited with 'A++' Grade by NAAC. Recognised by UGC Under Section 12B
Coimbatore - 641 043, Tamil Nadu, India

Continuous Internal Assessment Test - I August 2024
III Semester

Class: II UG **Time: 2 Hours**
Course: BBA RM **Max. Marks: 60**

23BRESE1C Financial Arithmetic - Basics of Micro Finance and Lending and Insurance

Course Outcome:
CO1: Apply methods and concepts related to variety of financial applications
CO2: Evaluate various micro finance schemes.
CO3: Equip to decide on selection of appropriate sources of finance.
CO4: Develop knowledge in micro finance for personal and business decision making.
CO5: Understand and use appropriate technique in deciding risk management via

Part A
Choose the correct the answer **6 x 1=6**

1. A small loan amount given to low-income households or groups is known as CO1:K1
   a. Cash credit b. Micro credit
   c. Rural credit d. Simple credit

2. Microfinance programmes were first created by Nobel Prize winning Economist Muhummad Yunus in what decade? CO1:K1
   a. 1950's b. 1950's. c. 1970's. d. 1990's

3. In the self-help group, the loan and saving decisions are taken by CO2:K1
   a. Government b. Non-government organisation c. Bank. d. Group member

4. The Micro Finance Institutions (MFI) differ from one another in terms of CO2:K1
   a. Product offering b.Loan repayment Structure c. Product offerings d. All of these

5. Self Help Group involves CO3:K1
   a.Group of 5 to 20 people b. Regular saving habits.
   c. Inter-lending within the group members d. All of above

6. Which microfinance institution is known as the Universal Bank? CO3:K1
   a. Bandhan Financial Services Private Ltd b. Arohan Financial Services Private Ltd.
   c. Disha Microfinance Private Ltd d. SKS Microfinance Private Ltd

Part B
Answer ALL questions **3 x 6 = 18**

7. (a)what are the objectives of Grameen Bank?. CO1:K2
   (Or)
   (b) List out the principles of Micro credit CO1:K2

8. (a). Explain the major function of SHG. CO2:K2
   (Or)
   (b) State the Features of SHG. CO2:K2

9. (a) Compare and contrast different types of MFIs in India . CO3:K2
   (Or)
   (b) What are the principles of lending? CO3:K3

Part C
Answer ALL questions **3 x 12 = 36**

10. (a) What is Micro finance? Briefly explain the features and channels of Micro Finanace CO1:K2
    (Or)
    (b) Briefly discuss the definition of history of microfinance in India CO1:K2

11. (a). Explain the advantages and disadvantages of Self Help Group CO2:K2
    (Or)
    (b)Briefly explain the role of SHGs in Financial Inclusion and Social Inclusion CO2:K1

12. (a)Explain the types of Lending in India. CO3:K2
    (Or)
    (b) Explain the role of MFIs in microfinance sector in Indian context. CO3:K3