Second Semester M.Com. Degree Examination, December 2022
(CBCS Scheme)
COMMERCE
Paper – 2.1 : Indian Banking

Max. Marks : 70

Time : 3 Hours

Instruction : Answer all Sections.

SECTION – A

1. Answer **any seven** sub-questions from the following. **Each** sub-question carries **two** marks. (7×2=14)

   a) What are Regional Rural Banks ?

   b) What is meant by Lead Bank Scheme ?

   c) What are Presidency Banks ?

   d) What is Reverse Repo Rate ?

   e) Define E-banking.

   f) Define credit policy.

   g) State the requisites of profit planning.

   h) What is the difference between NEFT and RTGS ?

   i) What are IRAC norms in Banking ?

   j) What is MICR Code ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)

2. What are the roles of Joint stock banks in India ?

3. Explain the salient features of private banks.

4. Briefly explain the role of RBI in controlling money supply in India.

5. Explain the process of settlement system followed in RBI.

6. State the recommendations of BASEL Accord II.

7. What are the benefits of Internet banking ? Explain briefly.

SECTION – C

Answer **any three** questions out of five. **Each** question carries **twelve** marks. (3×12=36)

8. Discuss the major reforms that have taken place in Indian banking sector after 1990.

9. Briefly explain the structure of banking system in India.

10. Define Non-Performing Assets. Explain the measures taken under Securitization Act to reduce the NPAs in Banks.

11. Explain the RBI prudential norms on new capital adequacy ratio and its framework.

12. Write a short note on the following :

   a) E-services in Banking
   b) Electronic Fund Transfer.

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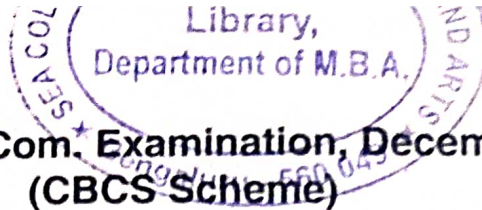
11212

II Semester M.Com. Examination, December 2022
(CBCS Scheme)
COMMERCE
Paper – 2.2 : Risk Management

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** sub-questions. **Each** sub-question carries **two** marks.

(7×2=14)

 a) Define uncertainty.

 b) State the meaning of sovereign risk.

 c) Define risk mapping.

 d) What is prospective risk ?

 e) Define credit risk price.

 f) Explain the market risk.

 g) Give the meaning of VAR.

 h) State the meaning of the call and put options.

 i) What is meant by operational risk ?

 j) Explain the ECGS.

SECTION – B

Answer **any four** questions. **Each** question carries **five** marks.

(4×5=20)

2. Describe the classifications of risk.

3. State the features of risk management.

4. Briefly describe the credit risk pricing model.

5. Explain the yield risk factors.

6. How to measure the operational risk ?

7. Briefly discuss the types of options.

SECTION – C

Answer **any three** questions. **Each** question carries **twelve** marks.   (3×12=36)

8. Enumerate how to analyze the risk. Explain the tools of risk analysis.

9. Explain Harry Markowitz's portfolio model and explain how an investor identifies their optimum portfolio.

10. Swiggy has a market price of Rs. 800. The volatility on shares is 0.32; the risk-free interest rate is 5%. What would be the price of the call with a strike price of Rs. 950, if the expiry date were 16 days ahead and assume there is no dividend announcement so far ? Calculate the price of the call option using the Black-Scholes model.

11. Explain the tools of derivatives in detail.

12. Write a note on the following :
    a) Implementation of VAR
    b) Technology in risk
    c) RBI guidelines of risk management.

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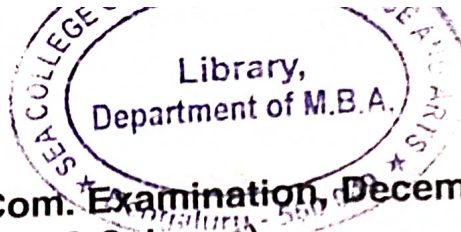
11213

Second Semester M.Com. Examination, December 2022
(CBCS Scheme)

Paper – 2.3 : ADVANCED E-COMMERCE AND MOBILE COMMERCE

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**

   a) Differentiate E-commerce and e-business.

   b) What is EDI ?

   c) Expand SMTP and MIME.

   d) What is B2B-2C commerce ? Give an example.

   e) What is mobile commerce ?

   f) What is Affiliate E-Business Model ? Give an example.

   g) What is Wi-Fi ?

   h) What is I-Mode from NTT DOCOMO ?

   i) What is SEO ?

   j) What is M-Commerce Business Model ?

SECTION – B

Answer **any four** questions. **Each** question carries **five** marks. **(4×5=20)**

2. What are the components of EDI ? Explain.

3. How SSL works ? Explain.

4. What is an SET protocol ? Elucidate.

5. Highlight the benefits of mobile marketing.

6. Differentiate 1G, 2G, 3G and 4G technologies.

7. How mobile commerce is used in Automotive Industry ? Explain.

P.T.O.

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SECTION – C

Answer **any three** questions. **Each** question carries **twelve** marks. (3×12=36)

8. What are the types of security measures in E-commerce ? Explain in detail.

9. What are the types of mobile commerce applications with respect to sectors ? Explain.

10. Explain different mobile portals.

11. Explain wireless device for Mobile Commerce.

12. How mobile advertising will help in building a brand ? Explain.

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Max. Marks : 70

Time : 3 Hours

Instruction : *Answer* **all** *Sections.*

SECTION – A

Answer **any seven** sub-questions from the following. **Each** sub-question carries **two** marks. (7×2=14)

1. a) State any four objectives of research.
   b) What is meant by empirical research ?
   c) What is meant by research proposal ?
   d) List the steps in sample design.
   e) What is meant by null hypothesis ?
   f) Give the meaning of snowball sampling.
   g) What is meant by ordinal data ?
   h) What is meant by 'Z' test ?
   i) Give the meaning of factor analysis.
   j) Distinguish between business research and market research.

SECTION – B

Answer **any four** questions from the following. **Each** question carries **five** marks. (4×5=20)

2. Explain the characteristics of good research.

3. Distinguish between descriptive and exploratory research design.

4. Literature review reveals the gaps in the previous studies ? Justify.

5. Distinguish between rating and ranking scales.

6. Distinguish between cluster analysis and factor analysis with suitable examples.

7. Discuss the precautions to be taken while interpreting the results.

P.T.O.

SECTION – C

Answer **any three** questions from the following. **Each** question carries twelve marks.
(3×12=36)

8. What is meant by business research ? Explain its significance for a developing country like India.

9. Discuss in detail the various techniques of sampling.

10. Discuss in detail the concept of level of significance and the 'P' value in testing of hypothesis.

11. Discuss the essentials of good questionnaire. Draft suitable questionnaire to study the consumer perceptions towards mobile phones.

12. Explain the steps involved in research report and discuss the essentials of a good research report.

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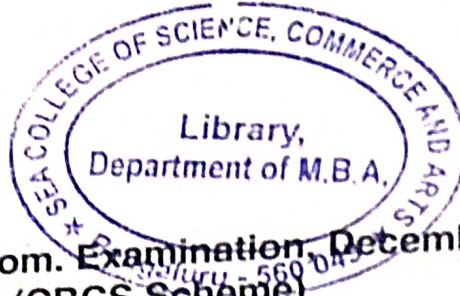
11215

II Semester M.Com. Examination, December 2022
(CBCS Scheme)
COMMERCE

Paper – 2.5 : Operations Research and Quantitative Techniques

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**
   a) What is meant by operation research ?
   b) Give the meaning of binomial distribution.
   c) What do you mean by mutually exclusive event ?
   d) Mention two differences between PERT and CPM.
   e) What do you understand by Pseudo-random numbers ?
   f) What is simulation ?
   g) Name any two assumptions of Normal distribution.
   h) What is meant by non-critical activity ?
   i) What is a laplace criterion ?
   j) Define decision tree.

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

2. Explain Baye's theorem of probability.

3. Write the mathematical representation of assignment model.

4. There are five jobs to be processed on each of the five machines P, Q, R, S and T in the order.

   Find the total minimum elapsed time, if no passing jobs is permitted.

		Machines				
		P	Q	R	S	T
Jobs	K1	6	4	5	3	4
	K2	8	5	4	2	9
	K3	5	4	8	6	1
	K4	6	4	9	7	5
	K5	3	5	7	8	3

P.T.O.

5. A lot of 12 electronic components are known to include 4 defective parts. If a 6 sample of components is selected at random from the lot.

   a) What is the probability that this sample does not contain more than two defective ?

   b) What is the probability that this sample will include at least two defective ?

6. The average life of a particular van battery is 5 years 6 months with a standard deviation of 10 months. The manufacturer guarantees to replace any battery that does not last 4 years. If the life of these batteries are normally distributed, what percentage of batteries could the manufacturer expect to replace ?

7. Explain the simplex procedure to solve linear programming problem.

SECTION – C

Answer **any three** questions out of five. **Each** carries **twelve** marks. $(3×12=36)$

8. Solve graphically the following linear programming problem.

   Maximize $100X_1 + 120X_2$

   Subject to

   $4X_1 + 8X_2 \leq 400$

   $7X_1 + 9X_2 \leq 560$

   $6X_1 + 9X_2 \geq 840$

   $X_1 + X_2 \geq 0.$

9. From the given activity table and three types of estimates. Find
   a) Draw the network diagram.
   b) The critical path.
   c) Standard deviation of the critical path.
   d) Find the probability of completion of the project in due time.
   e) What is the probability of completing the proper earlier by 20% of the time ?

Activity	t_0	t_m	t_p
1 – 2	3	4	6
1 – 3	8	7	3
2 – 3	5	3	4
2 – 4	7	4	7
3 – 4	7	9	3
3 – 6	6	8	5
4 – 5	5	5	6
4 – 6	3	3	4

10. What is Monte Carlo simulation ? Explain how simulation is useful in solving queuing and inventory problems.

11. A company has 4 factories and 5 customers. The company furnishes the following schedule of profit per unit on transportation of its goods to the customers in rupees.

		Customers					Supply
		M	N	O	P	Q	
Factory	A	55	43	28	36	22	200
	B	44	48	53	42	39	80
	C	37	45	46	26	47	40
	D	50	40	48	52	60	60
Demand		40	80	50	200	30	

You are required to solve the transportation problem to maximize the profit and determine the resultant optimal profit.

12. Write a note on the following :

a) Sensitivity analysis.

b) Feasible solution.

c) Critical and non-critical activity.

d) Exhaustive events.

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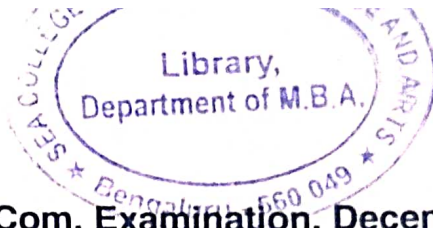
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II Semester M.Com. Examination, December 2022
(CBCS)
COMMERCE
Paper – 2.6 : Business Marketing

Time : 3 Hours   Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** sub-question carries
   two marks.   (7×2=14)

   a) Differentiate between service marketing and product marketing.

   b) State the meaning of consumer marketing.

   c) Define e-commerce.

   d) What is personal selling ?

   e) Define market intelligence.

   f) What is target marketing ?

   g) Give the meaning of high-tech marketing.

   h) What is meant by business logistics system ?

   i) What is meant by industrial advertising ?

   j) What is telemarketing ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks.   (4×5=20)

2. Discuss the key members of buying center in the organization's buying process.

3. List and explain the key elements of e-commerce.

4. Briefly describe the role of marketing in tactical planning.

5. Explain the process of high-tech marketing development process.

6. What is the impact of the technology on new product development ?

7. Explain the functions of industrial advertising with examples.

P.T.O.

11216

Answer **any three** questions. **Each** question carries **twelve** marks.   (3×12=36)

8. Enumerate the Webster and Wind model of organizational buying behavior.

9. Briefly explain supply chain management and discuss the strategic role of SCM in logistics.

10. What is industrial market segmentation and explain how this supports targeting and positioning ?

11. What is channels of distribution ? Explain the types of distribution channels.

12. Describe how effective the media is used in industrial advertising.

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II Semester M.Com. Examination, December 2022

(CBCS Scheme)

COMMERCE

Paper – 2.7 : Micro Finance

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** of the following sub-questions. **Each** question carries **two** marks. (7×2=14)

   a) List out the principles of microfinance.

   b) State the functions of SIDBI.

   c) Distinguish between NBFC and Commercial Banks.

   d) Give the meaning of micro credit.

   e) State the different types of credit arrangements.

   f) What is social inclusion ?

   g) Who is the father of Microfinance ?

   h) What is rural credit ?

   i) Define Grameen Bank.

   j) Give the meaning of financial institution.

SECTION – B

Answer **any four** of the following questions. **Each** question carries **five** marks. (4×5=20)

2. Discuss the sources of funding for NGOs.

3. Briefly explain about the financial inclusion in India.

4. Discuss the significance of insurance in micro finance management.

5. Briefly explain the functions of NABARD.

6. Distinguish between NGOs and GOs.

7. Describe the activities of SHGs.

SECTION – C

Answer **any three** of the following questions. **Each** question carries **twelve** marks. (3×12=36)

8. Explain the structure and functions of NGOs.

9. Discuss the pros and cons of Micro Finance Institutions.

10. Explain the significance of Micro credit.

11. Discuss the steps taken by the government to promote SHGs.

12. What are financial arrangements ? Discuss its types.

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II Semester M.Com. Examination, November 2023
(CBCS)
COMMERCE
2.2 : Risk Management

Time : 3 Hours   Max. Marks : 70

SECTION – A

1. Answer **any seven** questions, **each** question carries **two** marks.   **(7×2=14)**

   a) What is risk analysis ?

   b) What do you mean by stress testing ?

   c) Differentiate between risk and uncertainty.

   d) What are credit default swaps ?

   e) Define risk audit.

   f) What do you mean by intrinsic value of an option ?

   g) What is prospective risk ?

   h) Define operational risk management.

   i) What is credit risk ?

   j) Who is hedger ?

SECTION – B

Answer **any four** questions, **each** question carries **five** marks.   **(4×5=20)**

2. Explain the different types of yield curves.

3. Explain the sources of risk.

4. What are utilities of credit rating ? Explain.

5. Briefly explain the factors of operational risk.

6. Write a note on derivative market in India.

7. Briefly discuss the various options for risk mitigation.

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SECTION – C

Answer **any three** questions, **each** question carries **twelve** marks.   (3×12=36)

8. Explain the process of risk management in detail.

9. The following data is given :

   Current stock price = 243, Exercise price = 250, Time to expiry = 65 days,

   Std. deviation = 0.54, Continuous compounded rate of Interest = 9% p.a.

   Calculate the price of the Call option using the Black-Scholes model.

10. What is VAR ? Explain the advantages and disadvantages of VAR.

11. Explain the types of process of risk management associated with finance in detail.

12. What is Altman's Z score management model ? Measure the Financial fitness of XYZ Public Ltd Co., using Altman Z score model for the following information :

Particulars	Amount ₹
Total Assets	4,50,000
Total Liabilities	4,50,000
Sales	5,00,000
EAIT	5,00,000
Interest	50,000
Tax	30%
Retained earnings	2,00,000
Market value of equity	45,000
Debtors	50,000
Stock	40,000
Cash	90,000
Creditors	30,000
B/P	10,000
Outstanding expenses	15,000

II Semester M.Com. Degree Examination, November 2023
COMMERCE
2.3 : Advanced E-Commerce and Mobile Commerce

Time : 3 Hours

Max. Marks : 80

SECTION – A

Answer the following. **Each** question carries **two** marks : (10×2=20)

1. a) Define E-Business.

   b) What is Omni-channel Retailing ?

   c) Define Augmented Reality (AR) in the context of e-commerce.

   d) What is Wi-Max ?

   e) Explain the concept of Progressive Web Apps (PWAs).

   f) Provide an example of a Block chain application in e-commerce.

   g) What is the significance of SSL in e-commerce ?

   h) What is Bandwidth ?

   i) What is wireless technology ?

   j) Give the meaning of EFT.

SECTION – B

Answer **any three** of the following. **Each** question carries **five** marks : (3×5=15)

2. Discuss the impact of E-commerce on world business.

3. Explain the differences between e-marketing, e-business and e-commerce.

4. Give the meaning of CRM and explain its applications.

5. Explain the essential technologies for ensuring security in an e-commerce environment.

6. How does supply chain management take place using e-commerce ? Explain.

7. What are the wireless devices available for mobile commerce ? Explain.

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SECTION – C

Answer **any three** of the following. **Each** question carries **fifteen** marks : (3×15=45)

8. What are the security threats for e-commerce ? Explain.

9. Discuss the different applications of EDI.

10. Discuss the role of an ISP in internet access provision.

11. Explain the different models for advertisements or web revenue models.

12. Briefly explain the framework of e-commerce with a diagram.

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II Semester M.Com. Examination, November 2023
(CBCS Scheme)
COMMERCE
2.4 : Business Research Methods

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks.(7×2=14)
   a) Differentiate between Descriptive research and Analytical research.
   b) What is Research Methodology ?
   c) What is research gap ?
   d) What do you mean by population in research ?
   e) Mention four ways of data collection.
   f) What are checklists ?
   g) What is a transcription ?
   h) Give the meaning of unstructured interview.
   i) What do you mean by interpretation of data ?
   j) What is research abstract ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks.   (4×5=20)

2. Briefly explain the significance of research methodology.

3. What is research design ? State the need for research design.

4. Write a note on probability and non-probability sampling.

5. State the limitations of secondary data and primary data.

6. Explain the steps involved in designing of questionnaire.

7. What is report writing ? Explain the process of report writing.

P.T.O.

SECTION – C

Answer **any three** questions out of five. **Each** question carries **twelve** marks. (3×12=36)

8. Explain the various steps in research process.

9. What do you mean by research problem ? Explain the components of a research problem.

10. Discuss the types of observation with its merits and limitations.

11. A certain drug was administered to 456 males out of a total 720 in certain locality to test its efficiency against typhoid. The incidence of typhoid is shown below.

   Find the effectiveness of the drug against the disease (The table value of chi-square at 5+, level of significance is 3.84)

	Infection	No-infection
Administering the drug	144	312
Without administering the drug	192	72

12. Tasty Foods is a German based restaurant chain. It is famous for its continental cuisines. The restaurant has incurred a loss of two crores in its first two years of operation and wondering what needs to be done to be successful in Indian market.

   Questions :

   a) Discuss research problem in the above case and formulate research objectives (at least four).

   b) Draft at least five hypothesis for the study.

   c) Design a questionnaire to collect data for the research study.

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II Semester M.Com. Examination, November 2023
(CBCS)
COMMERCE
2.5 : Operation Research and Quantitative Techniques

Time : 3 Hours   Max. Marks : 70

SECTION – A

1. Answer **any seven** of the following sub-questions in about **3-4** lines **each.**
   Each sub-question carries **two** marks.   **(7×2=14)**

   a) Write two primary objectives of operations research.

   b) Define the feasible region in linear programming.

   c) Explain the concept of degeneracy in linear programming.

   d) What is a transportation problem in the context of operations research ?

   e) Define "dummy activity" in a network diagram.

   f) What is the Expected Monetary Value (EMV) criterion ?

   g) Describe the Reorder Point (ROP) in inventory management.

   h) What is a sample space in probability ?

   i) What do you mean by "early start" and "early finish" in the context of network scheduling ?

   j) Write two differences between the binomial distribution and the Poisson distribution.

SECTION – B

Answer **four** of the following in about **one** page. **Each** question carries **five** marks.

                                                                                  (4×5=20)

Differentiate between a PERT (Program Evaluation and Review Technique) and a CPM (Critical Path Method) network.

What is the concept of duality in linear programming ? Explain how the dual problem relates to the primal problem.

4. Consider the problem of assigning four sales persons to four different sales regions as shown below such that the total sales is maximised.

Sales Region

		1	2	3	4
Salesman	1	10	22	12	14
	2	16	18	22	10
	3	24	20	12	18
	4	16	14	24	20

The cell entries represent annual sales figure in lakhs of rupees. Find the optimal allocation of the sales persons to different regions.

5. The average selling price of houses in a city is Rs. 50,00,000 with a standard deviation of Rs. 10,00,000. Assuming the distribution of selling price to be normal, find :

a) The percentage of houses that sell for more than Rs. 55,00,000.

b) The percentage of houses that sell between Rs. 45,00,000 and Rs. 60,00,000.

6. A company, for one of the A – class items, placed 6 orders each of size 200 in a year. Given ordering cost ₹ 600, holding cost 40%, cost per unit ₹ 40, find out the loss to the company in not operating scientific inventory policy. What are your recommendations for the future ?

7. Consider the following pay off (profit) matrix.

		S_1	S_2	S_3	S_4
Action	α_1	5	10	18	25
	α_2	8	7	8	23
	α_3	21	18	12	21
	α_4	30	22	19	15

No probabilities are known for the occurrence of the states of nature. Compare the solutions obtained by each of the following criteria :

(i) Laplace,   (ii) Maximin,   (iii) Hurwicz (assume that $\alpha = 0.5$)

SECTION – C

Answer **any three** of the following. **Each** question carries **twelve** marks. (3×12=36)

8. Describe the Monte Carlo simulation method and its application in estimating numerical solutions for complex problems. Provide an example of a real-world problem where Monte Carlo simulation is used.

9. A businessman has two independent investments A and B available to him, but he lacks the capital to undertake both of them simultaneously. He can choose to take A first and then stop or if A is successful then take B or vice versa. The probability of success on A is 0.7, while for B it is 0.4. Both investments require an initial capital outlay of Rs. 2,000 and both return nothing if the venture is unsuccessful. Successful completion of A will return Rs. 3,000 (over cost), successful completion of B will return Rs. 5,000 (over cost). Draw the decision tree and determine the best strategy.

10. Use graphical method to solve LPP :

    Maximize $Z = 3x_1 + 2x_2$

    Subject to $5x_1 + x_2 \geq 10$

    $x_1 + x_2 \geq 6$

    $x_1 + 4x_2 \geq 12$

    $x_1, x_2 \geq 0$

11. Solve the following transportation problem.

Destination

		1	2	3	Supply
	A	8	4	10	10
Factory	B	9	7	9	80
	C	6	5	8	15
	Demand	75	20	50	

12. Below given table has a list of activities and time estimates :

Activity	Time (weeks)		
	To	Em	Tp
1 – 2 A	6	7	8
1 – 3 B	7	9	12
2 – 3 C	2	4	6
2 – 4 D	8	12	18
3 – 4 E	0	0	0
3 – 5 F	12	14	18
4 – 6 G	3	4	5
5 – 7 H	10	13	17
5 – 8 I	6	8	12
6 – 8 J	5	9	13
7 – 9 K	4	7	10
8 – 9 L	6	9	15
9 – 10 M	8	13	19

Required :

a) Construct a PERT network and determine the critical path.

b) Prepare a time chart.

c) What is the variance and standard deviation of the project ?

d) What is the probability that the project will be completed within 62 weeks ?

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II Semester M.Com. Examination, November 2023
(CBCS)
COMMERCE
2.6 : Business Marketing

Time : 3 Hours

Max. Marks : 70

Instruction : *Answer **all** the questions.*

SECTION – A

Answer **any seven** sub-questions. **Each** sub-question carries **two** marks : (7×2=14)

1. a) What is logistical marketing ?
   h) Differentiate 'Advertisement' and 'Sales-promotion'.
   c) What is the need for CRM ?
   d) Define monopoly market.
   e) What is consumerism ?
   f) State micro environment factors of marketing.
   g) What is brand loyalty ?
   h) Define societal marketing.
   i) Why does ethics matter in marketing ?
   j) What is the need of market testing ?

SECTION – B

Answer **any four** of the following, **each** question carries **five** marks : (4×5=20)

2. Elucidate the ethical dilemmas in advertising.

3. Explain the significance of 'Buying Decision Process'.

4. Explain the marketing strategies in different stages of product life cycle.

5. 'E-Commerce and digital marketing are playing a significant role in modern marketing.' Discuss.

6. Explain market segmentation strategies in health care industry.

7. Briefly explain suppliers evaluation system.

SECTION – C

Answer **any three** of the following. **Each** question carries **twelve** marks : (3×12=36)

8. 'Marketing research is a backbone to understand the customers in a better way.' Discuss.

9. Discuss the marketing environment and its impact on strategic planning.

10. Explain in detail the factors influencing the pricing strategy of a businessman.

11. Discuss the components of marketing mix with suitable examples.

12. Explain the channel designs available for services marketing.

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II Semester M.Com. Examination, December 2023
(CBCS Scheme)
COMMERCE
Paper – 2.7 : Micro Finance

Time : 3 Hours

Max. Marks : 70

SECTION – A

Answer **any seven** from the following sub-questions, **each** sub-question carries two marks.

(2×7=14)

1. a) Define the term Micro Finance.

   b) What is MDG ?

   c) Give the meaning of social inclusion.

   d) "Sustainable rural development is a boon or curse". Comment.

   e) What are Masala Bonds ?

   f) What do you mean by Micro Credit ?

   g) What is the goal of SIDBI ?

   h) What are self-help groups ?

   i) What does Lead Bank Scheme aim for ?

   j) Expand SEWA, IFCI, ICICI.

SECTION – B

Answer **any four** questions and **each** question carries **five** marks.   (4×5=20)

2. Discuss the key features of successful micro finance institutions and how they contribute to poverty alleviation.

3. What are SGSY model and SHPI models of SHGs ?

4. Write note on specialized financial institutions in India.

5. Explain the role of NGOs in provisions of micro credits.

6. Discuss the importance of micro finance in rural areas.

7. Explain various short term and long term credit facilities offered by financial institutions.

SECTION – C

Answer **any three** questions and **each** question carries **twelve** marks.   (3×12=36)

8. Explain various delivery models of micro finance.

9. Explain objectives, operations, pros and cons of MFIs.

10. Explain the functions and problems of SHGs.

11. "NABARD has been continuously focusing on bringing in various stakeholders on a common platform and building their capacities in rural areas through the various micro finance innovations". Discuss.

12. Explain the importance and impact of micro finance on women empowerment.

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