



**JAIPURIA INSTITUTE OF MANAGEMENT, NOIDA**  
**PGDM / PGDM (M) / PGDM (SM)**  
**SIXTH TRIMESTER (Batch 2021-23)**  
**END TERM EXAMINATION, APRIL 2023**

Course Name	Microfinance	Course Code	20235
Max. Time	2 hours	Max. Marks	40 MM

**INSTRUCTIONS:**

- a. All questions are compulsory.
- b. This question paper contains three questions.

Question 1: [CLO1, CLO2; RBT6] Despite the vast expansion of the banking system in India, last-mile connectivity has always been a distant dream for formal banking systems in the country. Discuss factors responsible for banks not lending to the poor. [10 Marks]

Question 2: [CLO1, CLO3; RBT6] Microfinance has promoted financial inclusion in India. Organizations such as SEWA Bank, Bandhan Bank, etc., have played a significant role in providing access to credit and financial services to the underserved and unbanked population in the country. Describe the types of microfinance products available to borrowers. [10 Marks]

Question 3: [CLO1, CLO3; RBT5; RBT6] Broadly, two different approaches are followed in India for extending microfinance services: The bank-led approach, Self-Help Groups-Bank Linkage Program (SHG-BLG), and The Micro Finance Institution (MFI)-led approach. Explain both approaches and discuss why SHG-BLG became popular in India. [20 Marks]