



QP CODE: 26802191



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Reg No :

Name :

MBA DEGREE EXAMINATION, MAY 2026

Fourth Semester

MASTER OF BUSINESS ADMINISTRATION

ELECTIVE - 24MB04FE09 - RURAL ECONOMY AND MICRO FINANCE

2024 ADMISSION ONWARDS

4FFAF734

Time: 3 Hours

Maximum Marks: 60

Part A

*Answer any **five** questions. Each question carries **2** marks.*

1. Define impact of microfinance on rural development.
2. What is decentralization?
3. Expand RBI and NABARD.
4. What is NGO-MFI model.
5. Mention any two micro finance products.
6. What is Non-Performing Asset (NPA)?
7. Why are financial illustrations used in performance analysis?

(5×2 = 10 Marks)

Part B

*Answer any **five** questions. Each question carries **6** marks.*

8. Explain the challenges faced by rural economies.
9. Explain the causes of rural poverty in India.
10. Explain the relevance of subsidy linked programs offered by the government in Indian rural economy.
11. Discuss the challenges faced by the microfinance industry.
12. Explain the SHG-Bank linkage model in microfinance.
13. Discuss the importance of microcredit in rural development.
14. Explain the concept of benchmarking in micro finance institutions.

(5×6 = 30 Marks)





Part C

Answer any **two** questions. Each question carries **10** marks.

Question number 17 is compulsory .

15. Examine the role of scheduled banks and foreign banks in rural financial development.
16. Case Study: A microfinance institution reports increasing loan disbursement but rising loan defaults. Evaluate its financial performance using ratio analysis and suggest improvements.

Compulsory Question

17. Discuss the phases of rural development in India since independence.

(2×10 = 20 Marks)

