

Total No. of printed pages = 6

4 (Sem-1) RMF M1

2017

RURAL AND MICROFINANCE

Paper : 1:5

(Finance Major)

Full Marks – 80

Time – Three hours

The figures in the margin indicate full marks for the questions.

Answer *all* the questions as directed.

1. Select the most appropriate answer from the multiple choices given against each : $1 \times 10 = 10$
 - (i) Rural communities are more homogenous than urban communities. This statement is :
 - (a) True
 - (b) False.
 - (ii) Rural financial services include :
 - (a) Production credits
 - (b) Consumption credits
 - (c) Production and consumption credits
 - (d) None of these.

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(iii) Micro credit refers to :

- (a) Small loans
- (b) Small savings
- (c) Micro insurance
- (d) All of the above.

(iv) Which type of agricultural finance is provided by NABARD ?

- (a) Short-term loans
- (b) Medium-term loans
- (c) Long-term loans
- (d) All of the above.

(v) Which of the following is not a microfinance product ?

- (a) Micro-credits
- (b) Micro-savings
- (c) Micro-insurance
- (d) Micro-enterprises

(vi) The cooperative credit structure in India is designed to provide :

- (a) Short-term credits
- (b) Medium-term credits
- (c) Long-term credits
- (d) All of these.

(vii) In the SHG-Bank linkage programme, the Bank does not take any collateral security from the borrower. This statement is :

- (a) True
- (b) False.

(viii) An association of 15-20 SHGs, coming from 4 to 5 nearby villages is called :

- (a) Cluster
- (b) Federation
- (c) Union
- (d) None of the above.

(ix) The cooperative movement in India took place in the year ———.

- (a) 1901
- (b) 1904
- (c) 1907
- (d) 1948

(x) Which type of agricultural finance is provided by NABARD ?

- (a) Short-term loans
- (b) Medium-term loans
- (c) Long-term loans
- (d) All of the above.

2. Answer the following in about 50 words each :
2×5=10

- (a) What are the functions of Land Development Banks ?
- (b) What is SHG Federation ?
- (c) State the objectives of National Rural Livelihood Mission.

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(d) What are the various sources of rural finance ?

(e) Define rural indebtedness.

3. Answer any *four* of the following in about 150-200 words each : 5×4=20

- (a) State the meaning and importance of microfinance.
- (b) Give a brief note on forest based industries in the North East India.
- (c) Distinguish between relative and absolute poverty.
- (d) Give a short note on Green Revolution.
- (e) State the features of the Grameen Bank Model of microfinance.
- (f) What are the features of village industries ?

4. Answer the following in about 600 words each :
10×4=40

- (a) Enumerate the importance of agriculture in the Indian economy.

Or

Explain the role of industry in the process of rural development.

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- (b) Discuss the importance of Self Help Groups in the economic development of the rural people.

Or

What are the problems encountered by rural industries ? Suggest remedial measures to counter those problems. $6+4=10$

- (c) Discuss the role of Commercial Banks in financing rural sector in India.

Or

What are the various sources of finance available to the rural people ? Discuss their merits and demerits also. $6+4=10$

- (d) Give a detail account on the origin of cooperative movement in India and discuss its development. $6+4=10$

Or

Examine the role of NABARD in the development of rural economy.