Total No. of printed pages = 6

4 (Sem-1) RMF M1

2018

RURAL AND MICRO FINANCE

Paper : 1·5

(Finance Major)

Full Marks – 80

Pass Marks – 24

Time – Three hours

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

1. Answer the following as directed : 1×10=10

(a) Micro finance refers to

(i) Micro credit

(ii) Remittance and insurance service

(iii) Micro savings

(iv) All of the above.

Choose the correct option.

[Turn over

(b) The term 'Environment' is derived from the French word ——. (Fill in the gap)

(c) Which one of the following is not a rural development scheme ?

(i) SGSY (ii) DRDA

(iii) REGP (iv) MNREGA

Choose the correct answer.

(d) NABARD was established in the year

(i) 1985 (ii) 1976

(iii) 1982 (iv) 1981

Choose the correct answer.

(e) Which one of the following features is associated with SHG ?

(i) SHG must be registered.

(ii) The ideal size of an SHG is 10–20 members.

(iii) "One family one member" principle.

(iv) Both (ii) and (iii).

Choose the correct answer.

(f) According to 2011 Census of India rural literary rate is ——. (Fill in the gap)

(g) State the philosophy of co-operative organisation.

(h) "Indian rural economy is characterised by agro-based and inadequacy of infrastructure facility." The statement is

(i) True (ii) False

Select the appropriate answer.

(i) Name two principal agencies under unorganised sources of agricultural finance in India.

(j) The share capital of RRB is contributed by

(i) Central Government

(ii) State Government

(iii) Sponsored Bank

(iv) All of the above.

Choose the correct answer.

2. Answer the following in about 50 words each : $2 \times 5 = 10$

(a) Give an idea of rural environment.

(b) State four problems of handloom and handicrafts industries in N. E. India.

(c) Why the rural people have been migrating from rural to urban area ? Give reasons.

(d) Mention four features of co-operative credit institutions in India.

(e) State two steps adopted by Government of India to solve the problems of rural indebtedness in India.

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

(a) Discuss the significance of agriculture and allied activities in Indian economy.

(b) Explain the role of micro finance in rural development of India.

(c) Discuss function of GPSS.

(d) What are the benefits of forest resources in North East India ?

(e) Write a note on "urban-rural linkage and their interdependence" in the context of industrialisation.

(f) Briefly explain the role of different institutional sources of rural finance in India.

Or

Explain the functions of L.D.Bs.

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

(a) Explain the salient features of rural economy in India. How can you differentiate rural economy from urban economy ? 5+5=10

Or

Write a note on the different facets of population structure in India as per Census Report of 2011. 10

(b) What are the different forms of rural industries ? Since the village and cottage industries are facing different problems, suggest measures to overcome those problems. 4+6=10

Or

Write notes on :

(i) Structure and composition of rural economy in India.

(ii) Role of handloom and handicrafts industries in the development of rural economy of our country. 5+5=10

(c) Discuss the role of money lender and indigenous banker in providing rural credit. Also point out the distinction between money lender and indigenous banker. 6+4=10

Or

What are the problems of rural credit survey ? Give an account on pre-independence rural credit survey of India. 4+6=10

(d) As an apex organisation, discuss the role of NABARD in rural and agricultural finance. 10

Or

Write notes on :

(i) Weaknesses of co-operative movement in India.

(ii) F. S. S 5+5=10