

(Total No. of printed pages = 4

**4(SEM-1) RAMF M1**

**2016**

**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.

1. Select the most appropriate answer from the multiple choices given against each.  $1 \times 6 = 6$ 
  - (a) "Microfinance is meant for women clients only." This statement is :
    - (i) True
    - (ii) False.
  - (b) The provision of guaranteed minimum wage employment under MGNREGA-2005, for :
    - (i) 72 days
    - (ii) 100 days
    - (iii) 150 days
    - (iv) 200 days.

[Turn over

(c) Which type of loan is provided by NABARD under agricultural finance ?

- (i) short term
- (ii) medium term
- (iii) long term
- (d) all of the above.

(d) "Rural finance service covers consumption needs." This statement is :

- (i) True
- (ii) False.

(e) "Urban communities are characterised by predominance of primary group of relationship." This statement is :

- (i) True
- (ii) False.

(f) SHG in India, in its introductory form, was an initiative of :

- (i) SBI
- (ii) NABARD
- (iii) Both SBI and NABARD
- (iv) None of the above.

8/4(SEM-1) RAMF M1 (2)

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

- (a) Define rural environment.
- (b) What is meant by village industries ?
- (c) Define 'micro credit'.
- (d) State the various sources of rural finance.
- (e) Mention the institutions financing the long term agricultural needs of the rural people.

3. Answer any *four* of the following in about 100 words each :  
4×4=16

- (a) Give a brief account of population structure in India.
- (b) Distinguish between rural and urban area.
- (c) Discuss the basic functions of NABARD.
- (d) Briefly narrate the role of RRBs in financing rural needs.
- (e) Explain the benefits of microfinance.
- (f) Describe the structure of Primary Agricultural Credit Cooperative Societies (PACCS).

4. Answer the following in about 600 words each :  
12×4=48

- (a) What are the various forest resources in North East India ? How do they influence the rural economy ? Discuss. 6+6=12

8/4(SEM-1) RAMF M1 (3) [Turn over

Answer the following in about 50 words each. Or

State the characteristics of rural economy in India. How does it differ from urban economy? 6+6=12

(b) What is microfinance? Elaborate the role of microfinance in rural development. 4+8=12

Or

Write a detailed note on the different forms of rural industries and their relevance. 6+6=12

(c) Give the meaning of 'rural indebtedness'. Suggest solution to overcome the problem of rural indebtedness. 4+8=12

Or

Discuss the role of RBI in extending and regulating rural credit. 12

(d) What is meant by 'co-operation'? State and explain the various principles of co-operation. 4+8=12

Or

Discuss the features and functions of Land Development Bank. 4+8=12