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4 (Sem-1) RMF MI

2019

**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 questions as directed :

1×10=10

(a) “Micro finance refers to micro credit, small savings, remittances of fund and insurance services.” (State whether the statement is true or false.)

(b) Which of the following are the sources of rural finance ?

(i) Money lender and Indigenous Bankers

(ii) Commercial Bank and NABARD

(iii) Both (i) and (ii) above.

[Turn over

- (c) The contribution of the Central Government to the share capital of RRB is ——. (35%/50%/15%). (Fill in the gap with the appropriate choice given in the bracket.)
- (d) Which of the following is not a feature of SHGs ?
- SHG must be registered
  - The ideal size of an SHG is 10-12 members
  - “One family one member” principle is followed in SHG.
- (e) As per 2011 Census of India, the percentage of rural population to total population of India is ——. (Fill in the gap.)
- (f) Name one agency involved in providing long-term finance to agriculture and rural sector in India.
- (g) “Indian economy is basically known as agro-based economy.” (State whether the statement is true or false.)
- (h) Write the full form of MNREGA.
- State one objective of Rural credit survey of India.

(j) RBI was established in the year 1934/ 1935/ 1948. (Choose the correct option).

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

- Define rural environment.
- State two problems of cottage industries in Assam.
- Mention two benefits of forest resources in N. E. India.
- Give the meaning of micro finance.
- Mention two measures taken by the Government of India to solve the problems of rural industries in India.

Or

Mention two causes of rural indebtedness in India.

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

- Discuss the role of agriculture in Indian economy.
- How do you differentiate micro finance from micro credit ? Explain.



Or

Distinguish between money lender and indigenous bankers.

- (c) Discuss the functions of SHG in the field of rural development.
- (d) Explain the features of co-operative credit system in India.
- (e) Write a note on FSS or GPSS.
- (f) State the different forms of rural industries.

Or

Explain the various segments of rural economy of our country.

4. Answer any *four* of the following questions in about 600 words each :  $10 \times 4 = 40$

- (a) Explain the features of rural economy of our country. 10
- (b) Write a detailed note on population structure in India. 10
- (c) What are the problems of rural industries ? How can you solve these problems ? Discuss.  $5 + 5 = 10$
- (d) Discuss the role of village and cottage industries in Indian economy. 10

- (e) Examine the role of RBI in rural development of our country. 10

Or

Explain the functions of NABARD as an Apex financial institution. 10

- (f) What are the defects of co-operative credit movement in India ? Suggest measures to remove these defects.  $5 + 5 = 10$
- (g) What do you mean by rural indebtedness ? Point out the various effects of rural indebtedness among the rural masses.  $3 + 7 = 10$