

2013

**COMMERCE**

*Micro Credit Institutions*

( Major )

Paper : 205

Full Marks : 80

Time : Three hours

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

Answer all the questions as directed in each case.

1. (a) Direction for (i) to (v) : Select the most appropriate answer from the multiple choices given against each.  $1 \times 5 = 5$
- (i) Microfinance extends its activities to :
- (A) Rural areas
  - (B) Urban areas
  - (C) Both (A) and (B)
  - (D) None of the above.

*Contd.*

(ii) Rural financial services include :

- (A) Credit for productive purposes
- (B) Credit for consumption proposes
- (C) Both (A) and (B)
- (D) None of the above.

(iii) The SHG-Bank linkage programme was the initiative of :

- (A) State Bank of India
- (B) SIDBI
- (C) NABARD
- (D) All of the above.

(iv) The ideal number of members in a SHG is :

- (A) 15
- (B) 30
- (C) 45
- (D) 90

(v) Which of the following departments is not a department under Ministry of Rural Development ?

(A) Department of Rural Development

(B) Department of Land Resources

(C) Department of Rural Health

(D) None of the above.

(b) Match the items in List A with the associated items of List B : 1×5=5

**List A**

**List B**

(A) MGNREGA

(1) wage

(B) NRLM

(2) housing

(C) PMGSY

(3) skill development

(D) NSAP

(4) roads

(E) IAY

(5) social pension

2. Answer the following questions is about 30 words each : 2×5=10

(a) What is financial inclusion ?

- (b) Mention names of *any two* microfinance institutions operating in Assam.
- (c) Mention the functions of village panchayat.
- (d) What is JLG Model of Microfinance ?
- (e) Which are the *three* states/union territories where the rural female sex ratio is higher than male sex ratio ?

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

- (a) What are the various sources of finance for the poor ?
- (b) Discuss the key principles of microfinance.
- (c) Briefly explain the Grameen Model of microfinance.
- (d) Discuss the salient features of REGP.
- (e) State the functions of Assam Gramin Vikash Bank.
- (f) Highlight the special features of MGNREGA.

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

(a) Discuss the meaning and scope of microfinance. Do you think it as a tool to poverty alleviation ?

*Or*

“SHG-Bank linkage programme in India is considered as the biggest microfinance programme in the world.” Examine this statement.

(b) How does RBI regulate rural finance to protect the interest of rural people ? Discuss.

*Or*

Discuss the organisational structure of RGBN and its rural credit delivery mechanism.

(c) State the salient features of Regional Rural Banks. What role do they play in the rural development ?

*Or*

Explain the role of NABARD in rural financing. Give a short account of its performance in rural financing in recent times.

(d) Write the need and importance of rural development and discuss the problems in rural development in India.

*Or*

What are the distinguished features of MGNREGA? Evaluate its performance.

---