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4 (Sem 2) MCRI

2015

COMMERCE

( Micro Credit Institutions )

(Major)

Paper : 205 (F)

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. Select the most appropriate answer from the multiple choices given against each:  $1 \times 5 = 5$

(i) Micro Enterprises refer to :

- (a) Small retail shops
- (b) Street vending
- (c) Artisanal manufacture
- (d) All of the above

[Turn over

(ii) NABARD was set up in the year –

- (a) 1980                      (b) 1981  
(c) 1982                      (d) 1983

(iii) Khadi and Village Industries Commission is under the ministry of

- (a) Rural Development  
(b) Micro, small and medium enterprises  
(c) Panchyatiraj  
(d) Textiles

(iv) The key stakeholder of MNREGA –

- (a) Wage seekers,  
(b) Gram Sabha  
(c) Gram Panchayat  
(d) All of the above

(v) Valmiki Ambedkar Awas Yojana (VAMBAY) was launched in –

- (a) 2001                      (b) 2002  
(c) 2003                      (d) 2004

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

- (a) What is microcredit ?
- (b) Mention the names of any two microfinance institutions operating in Assam.
- (c) How was Assam Grameen Vikash Bank formed ?
- (d) State any two rural development programmes sponsored by the Government of India.
- (e) Mention two salient features of PMEGP.

3. Answer any *five* of the following in about 150 words each : 5×5=25

- (a) How does micro finance help in changing the lives of poor people in rural areas ?
- (b) Briefly narrate the problems of Self Help Groups in India ?
- (c) Write a brief note on NEDFi.
- (d) Describe the organisational structure of Regional Rural Banks in India.

- (e) Discuss the salient features of SGSY.
- (f) Critically analyse the contribution of NGO's in the areas of rural development.
- (g) What do you mean by priority sector advances ? What are the categories of priority sector ?

4. Answer the following in about 600 words each :

- (a) Discuss in detail the role of micro finance institutions in rural development. 10

Or

“SHG-Bank linkage programme in India is considered as the biggest micro finance programme in the world.” Examine this statement. 10

- (b) Discuss the role played by the Reserve Bank of India in extending and regulating rural finance. 10

Or

Discuss the organisational structure of RGVN. How has RGVN brought changes in the lives of rural poor women ? 5+5=10

- (c) Critically analyse the role of NABARD in rural development of India. 10

Or

Discuss the role of SBI in rural credit and finance. 10

- (d) Define the term 'rural development'. Discuss the need and importance of rural development in India. 4+6=10

Or

What do you understand by people's participation. Explain the factors affecting people's participation. 4+6=10