

2016

COMMERCE
(Finance Major)

Paper : 205 (F)

(**Microcredit Institutions**)

Full Marks : 80

Time : 3 hours

The figures in the margin indicate full marks
for the questions

Answer all questions

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

(a) The Grameen Bank Model developed by Prof. Yunus was initiated in

- (i) India
- (ii) Bangladesh
- (iii) Pakistan
- (iv) Sri Lanka

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

- (i) State Bank of India
- (ii) SIDBI
- (iii) NABARD
- (iv) All of the above

(c) NABARD provides finance facilities to

- (i) State Cooperative Banks
- (ii) Regional Rural Banks
- (iii) Commercial Banks
- (iv) All of the above

(d) Which of the following is not a rural development programme?

- (i) SGSY
- (ii) MGNREGA
- (iii) SJSRY
- (iv) None of the above

(e) The ideal number of members in a SHG is

- (i) 15
- (ii) 30
- (iii) 45
- (iv) 90

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

- (a) What is microfinance?
- (b) What is financial inclusion?
- (c) Mention two salient features of REGP.
- (d) Mention any two government sponsored programmes for rural development.
- (e) State any two special features of MGNREGA.

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

- (a) Discuss the key principles of micro-finance.
- (b) Briefly state the organizational structure of Assam Grameen Vikash Bank.
- (c) What are the various sources of agricultural finance?
- (d) Describe the concept of self-help group.
- (e) Briefly explain the Grameen Model of microfinance.
- (f) Mention the policies in brief, adopted by the RBI in regard to rural finance.
- (g) Write a short note on any one INGO engaged in providing rural finance.

4. Answer the following in about 600 words each :

(a) What are the various microfinance models? Discuss their special features.

5+5=10

Or

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

5+5=10

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

10

Or

What are the functions of NEDFI? Write a note on its developmental activities in the North-East India.

5+5=10

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

5+5=10

Or

Discuss the salient features of Regional Rural Banks and their performance in India.

5+5=10

(5)

- (d) Write the need and importance of rural development and discuss the problems in rural development in India. 5+5=10

Or

Explain the salient features of PMEGP.
How does it differ from PMRY? 5+5=10
