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4 (Sem-2) MCRI

2018

MICROCREDIT INSTITUTIONS

Paper : 205(F)

(Finance Major)

Full Marks – 80

Time – Three hours

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

1. Select the most appropriate answers from the multiple choices given against each. $1 \times 10 = 10$
 - (a) Which of the following is not a characteristic of SHG ?
 - (i) The size of SHG is 10 to 20 members.
 - (ii) The group need to be registered.
 - (iii) Women groups generally perform better.
 - (iv) Members can interact freely.

[Turn over

- (b) In which of the following States there is no RRB ?
- (i) Kerala (ii) Punjab
(iii) Goa (iv) Himachal Pradesh
- (c) The coverage of MNREGA was firstly notified in how many districts ?
- (i) 100 (ii) 400
(iii) 200 (iv) 300
- (d) The third year programme of PMRY have been undertaken by which of the following ?
- (i) Institute of Applied Manpower Research, New Delhi.
(ii) Chairmanship of Adviser.
(iii) Chairmanship of Chief Secretary
(iv) None of the above.
- (e) REGP has been launched in which year ?
- (i) 2nd March, 1995
(ii) 1st January, 1995
(iii) 1st April, 1995
(iv) 1st January, 1996

(f) SHG can get finance from NEDFI upto an amount of

- (i) Rs. 1 lakh to Rs. 10 lakhs
- (ii) Rs. 20 thousands to Rs. 4 lakhs
- (iii) Rs. 30 thousands to Rs. 5 lakhs
- (iv) Rs. 10 thousands to Rs. 20 thousands

(g) SLR is maintained as a percentage of :

- (i) time liabilities
- (ii) demand liabilities
- (iii) gross time and demand liabilities
- (iv) net demand and time liabilities

(h) Which of the following organisation has been implemently the scheme for 'CAT' ?

- (i) RRB
- (ii) RBI
- (iii) NABARD
- (iv) SIDBI

(i) NABARD has

- (i) 5 subsidiaries
- (ii) 4 subsidiaries
- (iii) 2 subsidiaries
- (iv) 3 subsidiaries

(j) Which of the following bodies regulates the Regional Rural Bank ?

(i) the RBI

(ii) NABARD

(iii) State Government

(iv) SIDBI.

2. Answer the following questions in about 30 words each. $2 \times 5 = 10$

(a) Mention two features of REGP.

(b) Which are three states / union territories where the rural female sex ratio is higher than male sex ratio ?

(c) Mention two criteria broadly adopted for selecting SHG's for the purpose of linkage (lending by banks).

(d) Write two differences between microfinance and microcredit.

(e) What do you mean by priority sector lending ?

Or

Name four stakeholders of MNREGA.

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

- (a) What are the advantages and disadvantages of NGOs ?
- (b) Highlight the special features of MGNREGA.
- (c) What are the criteria for a business project to be financed by NEDFI ?
- (d) Explain the objectives of PMEGP.
- (e) Mention the problems and objectives behind the establishment of rural development programme.
- (f) Explain the functions of Assam Gramin Vikash Bank.

4. Answer the following in about 600 words each. $10 \times 4 = 40$

- (a) Discuss the meaning and scope of microfinance. Do you think it is a tool for rural economic development ? 10

Or

What remedial measures are needed to enable MFI's to fully meet the credit demands of the poor in rural areas ?

- (b) What are the responsibilities of State Governments to ensure proper implementation of MNREGA and can State Governments formulate employment guarantee schemes at state level under the provision of MNREGA ?

10

Or

Explain the regularity role of RBI with regard to the various components of financial system.

- (c) Explain the role of NABARD in extending microfinance to the poor. 10

Or

Explain the SHG-Bank linkage programme in India.

- (d) Explain how a SHG can be formed and what are the various roles played by SHGs. 10

Or

Explain the role of RRB in rural finance with special reference to North-East region.