

Total number of printed pages-4

4 (Sem - 1) RMF

2021

(Held in 2022)

COMMERCE

Paper : 1·5

(Rural and Microfinance)

Full Marks : 80

Time : Three hours

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

1. Answer the following as directed :

1×10=10

- (a) Define rural industries.
- (b) What is rural economy ?
- (c) How many days guaranteed minimum wage employment under MGNREGA-2005 ?
- (d) What do you mean by self help group (SHG) ?

Contd.

- (e) What is microfinance ?
- (f) Mention *two* features of money lender.
- (g) Name *two* types of agro-based industries.
- (h) Mention *any two* principles of co-operative institution.
- (i) “Microfinance is meant for women client only.” This statement is
 - (i) true
 - (ii) false
- (j) Write the full form of NABARD.

2. Answer the following in about **50** words :
2×5=10

- (a) What is meant by village industries ?
- (b) State various sources of rural finance.
- (c) State *four* weaknesses of co-operative movement in India.
- (d) Mention *two* features of PACCS.
- (e) Write *two* measures to remove the practices of private money lending business in India.

3. Answer **any four** of the following in about **100** words each : 5×4=20

(a) Discuss the basic function of NABARD.

(b) Discuss the main features of Indian agriculture.

(c) Discuss briefly various types of co-operative societies.

(d) Distinguish between the cottage and small-scale industries.

(e) Briefly narrate the role of RRB in financing rural needs.

(f) Explain different forms of micro credit system.

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

(a) What is green revolution? Discuss briefly its consequences on the Indian economy. 3+7=10

Or

Discuss the role of RBI in extending and regulating rural credit. 10

- (b) Discuss the features and functions of land development bank. 5+5=10

Or

Give a detailed note on the population structure in India. 10

- (c) What is an indigenous banker? Examine the role of indigenous bankers in the Indian economy. 3+7=10

Or

State the consequences of rural indebtedness in India. Also suggest measures to remove indebtedness among the rural masses. 4+6=10

- (d) Write short notes on : 5+5=10
- (i) Commercial Bank
 - (ii) Rural Credit Survey in India

Or

Write a detailed note on different forms of rural industries and their relevance. 5+5=10