

RURAL DEVELOPMENT
Third Semester
Micro finance
(MRD - 13)

Duration: 3Hrs.

Full Marks: 70

Part-A (Objective) =20

Part-B (Descriptive)=50

(PART-B: Descriptive)

Duration: 2 hrs. 40 mins.

Marks: 50

1. Answer the following questions: (any five)

2×5=10

- a) What are the phases of group formation?
- b) Define SHG.
- c) What is internal lending?
- d) State one of the findings of Micro-credit Summit, 2006.
- e) What is Revolving Fund?
- f) What is contingency planning?
- g) What are the levels of planning?

2. Answer any five from the followings:

3×5=15

- a) What are the features of a good plan?
- b) What are the steps of planning?
- c) State the advantages and the disadvantages of Committee.
- d) State the NABARD guidelines for financing SHGs.
- e) Discuss SHG as a tool of women empowerment.
- f) What was the Indian initiation regarding micro-credit?
- g) Differentiate between NGOs and VOs.

3. Answer any five from the followings:

5 × 5 = 25

- a) Discuss the SHGs- Bank linkage programme.
- b) Prepare a schedule of 2 days SHG training programme.
- c) Write an account of RMK.
- d) "Organising SHG emerged as a popular activity among the NGOs during 1990s"- In the light of this statement, write the role of NGOs in development of SHGs.
- e) Illustrate the various stages of group formation.
- f) Describe the Grameen Bank and its credit programme launched by Yunus.
- g) Discuss the notion of Gradation Test in the context of SHG.

MA RURAL DEVELOPMENT

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(The figures in the margin indicate full marks for the questions)

Duration: 20 minutes

Marks – 20

PART A- Objective Type

I. Select and put '✓' mark on the appropriate options:

1×20=20

1. "Rules and bye laws" of a group should be
 - a. well framed to all
 - b. Known to all
 - c. None of this
 - d. Both of these
2. In which year NABARD launched pilot project like CDS, PRADAN and ASSEFA? –
 - a. 1991-92
 - b. 1983-84
 - c. 1973-74
 - d. 1963-64
3. Who is popularly known as the "Father of Micro credit"?
 - a. P.C Mahalanobis
 - b. Md. Yunus
 - c. G.R Saini
 - d. None of them
4. SHGs are -
 - a. Informal association
 - b. NGO
 - c. Formal association
 - d. None of these
5. A group approach is more desirable than an individual approach due to –
 - a. Trust
 - b. Dependency
 - c. Authenticity
 - d. None of these
6. In a SHG, who looks after the financial matter –
 - a. All members
 - b. Only Treasurer
 - c. Only Secretary
 - d. Both Secretary and Treasurer
7. Which of the following is/are an SHPI –
 - a. DRDA
 - b. NGO
 - c. RRB
 - d. All of these
8. Which of the village witnessed the research of micro finance for the first time –
 - a. Bikrampur
 - b. Jobra
 - c. Akhaura
 - d. Faridpur

9. CDS stands for –
- a. Community Development Society
 - b. Community Development Service
 - c. Co-operative Development Society
 - d. None of these
10. In which year NABARD initiated bank linkage programme in India? –
- a. 1986-87
 - b. 1990-91
 - c. 1983-84
 - d. 2000-01
11. Which of the following is a deciding factor towards the sustainability –
- a. Credit
 - b. Market
 - c. Raw material
 - d. None of these
12. Which is the effective mechanism for women empowerment –?
- a. Micro finance
 - b. Capacity building
 - c. Leadership
 - d. Training
13. IGA stands for –
- a. Investment Generation Activities
 - b. Income Generation Activities
 - c. Invention Generation Activities
 - d. None of these
14. When RBI had set up a micro credit cell? –
- a. 1999
 - b. 2009
 - c. 1799
 - d. 1899
15. Who prepared three different models of SHG-Bank linkage? –
- a. K.P.M Sundaram
 - b. S.k Mishra
 - c. D. Neogi
 - d. S.K Singh
16. A form of services that provide solution to the financial needs of the consumers in rural areas-
- a. Rural Banking
 - b. Commercial Banking
 - c. Nationalised Banks
 - d. None of these
17. Loan given to farmers to purchase lands and pay of old debt is –
- a. Medium Term Loan
 - b. Long Term Loan
 - c. Short Term Loan
 - d. None of these
18. RRB stands for –
- a. Rural Regional Board
 - b. Rural Regional Business
 - c. Regional Rural Banks
 - d. None of these
19. The advantages of decentralized planning is/are –
- a. Flexibility
 - b. Efficiency
 - c. public participation
 - d. All of these
20. Who was the proponent of the features of a good plan? –
- a. Lalitha
 - b. Stoner
 - c. Meena
 - d. None of them
