

GUJARAT TECHNOLOGICAL UNIVERSITY**MBA - SEMESTER-III • EXAMINATION – WINTER • 2014****Subject Code: 2830702****Date: 08-12-2014****Subject Name: Rural Banking and Micro Finance (RB&MF)****Time: 10:30 am - 01:30 pm****Total Marks: 70****Instructions:**

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

- Q.1 (a)** What were the functions and the structure of Panchayats in the medieval India? Which committee made a strong plea in 1959 for the devolution of power to the lower level through panchayats? What were the twin objectives set for the Panchayati Raj system by this committee? **07**
- (b)** What are the special features of the 73rd Amendment to the Constitution? Discuss the role of Women in Panchayat Raj System. **07**
- Q.2 (a)** What is an 'affluent' village'? Give three salient characteristics of a 'rural society' **07**
- (b)** Illustrate how the distribution of rural population in relation to the size of rural settlements is an important factor in the implementation of rural development programmes. **07**
- OR**
- (b)** What is the role of Regional Rural Bank (RRB) and National Bank for Agriculture and Rural Development (NABARD) as credit agencies? **07**
- Q.3 (a)** Discuss the relevance of timely and adequate credit facilities for agriculture and rural development in India. What are the problems of rural credit? **07**
- (b)** Discuss the factors required to frame the regulatory framework for NBFC Microfinance Institutions? **07**
- OR**
- Q.3 (a)** What is a Self-help Group? What are NABARD's initiatives with respect to the linkages of SHG's **07**
- (b)** Discuss the importance of rural entrepreneurship. **07**
- Q.4 (a)** Write a note on: **07**
- (i) Land Development Banks.
- (ii) Community Development Programme.
- (b)** What is the DPC and what are its functions? **07**
- OR**
- Q.4 (a)** What is Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS)? What must one do to enlist for employment under the Act? **07**
- (b)** Who are the authorities responsible for implementation? What does each one do? **07**
- Q.5 (a)** Discuss the state of agricultural marketing in India. **07**
- (b)** Discuss the development of Microfinance products **07**
- OR**
- Q.5 (a)** How can people in rural India mobilize financial resources for agricultural activities? **07**
- (b)** Explain the extent of inequality in distribution of rural assets in India. **07**
