Roll No.					Total No. of Pages : 02
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Total No. of Questions : 09

BRDM (2014 & Onwards) (Sem.-5)
RURAL FINANCING
Subject Code: BBA-522
Paper ID: [74190]

Time: 3 Hrs. Max. Marks: 60

#### **INSTRUCTIONS TO CANDIDATES:**

- 1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
- 2. SECTION-B consists of FOUR Sub-sections: Units-I, II, III & IV.
- 3. Each Sub-section contains TWO questions each, carrying TEN marks each.
- 4. Student has to attempt any ONE question from each Sub-section.

### **SECTION-A**

- 1. Write note on the following:
  - a) Development Financing
  - b) Two main causes of rural indebtedness
  - c) Main objectives of RRBs
  - d) Micro Finance
  - e) PACS
  - f) SHGs
  - g) Financing schemes for poultry
  - h) Role of Kisan Clubs
  - i) Joint Liability Groups
  - j) Main source of finance for Bee-keeping

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### SECTION-B

### **UNITI**

- 2. Discuss the causes, impact and extent of rural indebtedness in India.
- 3. Discuss the role of government in rural financing. Highlight the recent schemes of rural financing of the government.

### **UNIT II**

- 4. Discuss the origin and development of Cooperative Banks in India.
- 5. Discuss the role of commercial banks before and after nationalization in rural finance.

# **UNIT III**

- 6. Critically examine the role of non-institutional financial intermediaries in rural finance. Elaborate the reasons for heavy dependence of the village farmers on them.
- 7. Describe the status of Micro-financing in India with the help of case studies and recent success stories.

## **UNIT IV**

- 8. Discuss the post-harvest finance schemes for storage, processing and marketing of agriculture products.
- 9. Suggest the alternative route to traditional crops. Also discuss the nature of financing available for them.

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