



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.A., B.COM. DEGREE EXAMINATION – SOCIOLOGY, COMMERCE

THIRD SEMESTER – NOVEMBER 2014

EC 3206 - RURAL BANKING

Date : 08/11/2014
Time : 09:00-12:00

Dept. No.

Max. : 100 Marks

PART A

Answer any FIVE of the following not exceeding 75 words:

5x4=20marks

1. Explain the concept of rural indebtedness.
2. Define Crop Insurance.
3. Briefly explain the role of Cooperatives
4. List out the sources of private rural credit
5. Bring out the importance of NABARD in rural credit
6. Discuss the MNREGP programme.
7. What role does literacy play in rural banking?

PART B

Answer any FOUR of the following not exceeding 250 words:

4x10=40marks

8. Discuss the risk and uncertainty in agriculture.
9. Bring out the role of Reserve Bank of India in rural credit.
10. Write a note on State Bank of India's contribution to rural credit.
11. Discuss the importance of Regional Rural Banks.
12. What impact cooperatives have in rural banking?
13. Explain the difficulties faced by banks in providing rural credit?
14. How does government regulate private lending in agriculture?

PART C

Answer any TWO of the following not exceeding 900 words:

2x20=40marks

15. Discuss the causes of poverty in rural India. How can rural banking improve the situation?
16. Evaluate the formal and informal credit institution in rural areas.
17. Discuss the role of commercial bank in rural banking after Nationalization.
18. What are the innovation technical innovations that overcome the problems of risk and uncertainty in agriculture.
