



**LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034**

**B.A., B.com., B.B.A., DEGREE EXAMINATION – SOCIOLOGY, COMM., CORP, BUS.ADMN.**

**THIRD SEMESTER – NOVEMBER 2016**

**EC 3206 – RURAL BANKING**

Date: 10-11-2016

Dept. No.

Max. : 100 Marks

Time: 09:00-12:00

**PART – A**

**ANSWER ANY FIVE QUESTIONS IN ABOUT 75 WORDS EACH**

**(5x4=20 MARKS)**

- 1) What are the sources of rural credit?
- 2) Write a short note on crop insurance.
- 3) State the meaning of rural indebtedness.
- 4) Write a short note on micro-credit.
- 5) State any four functions of District Cooperative Society.
- 6) What is meant by rural poverty?
- 7) List out the sources of non-institutional rural credit.

**PART – B**

**ANSWER ANY FOUR QUESTIONS IN ABOUT 250 WORDS EACH**

**(4x10=40 MARKS)**

- 8) Discuss the contribution made by Commercial Banks towards financing rural sector.
- 9) Why should money lenders be regulated? Explain.
- 10) Briefly explain about risk and uncertainty in agriculture.
- 11) Discuss the importance of Regional Rural Banks.
- 12) Explain the characteristics of rural economy in India.
- 13) Explain the difficulties faced by banks in providing rural credit.
- 14) Bring out the role of NABARD in providing rural credit.

**PART – C**

**ANSWER ANY TWO QUESTIONS IN ABOUT 900 WORDS EACH**

**(2x20=40 MARKS)**

- 15) Evaluate the rural indebtedness in the context of Indian agriculture.
- 16) Elaborate the causes of poverty in rural India. How can rural banking improve the situation?
- 17) Analyse the role of Regional Rural Banks in reducing farmer's suicide..
- 18) Explain and suggest ways to move defects in cooperative societies. How can their performance improved?

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