



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

**B.Com. & B.A. DEGREE EXAMINATION – CORP. SEC., COMMERCE & SOCIOLOGY**

**THIRD SEMESTER – APRIL 2016**

**EC 3206 – RURAL BANKING**

Date: 04-05-2016  
Time: 09:00-12:00

Dept. No.

Max. : 100 Marks

**Part A**

**Answer any Five of the Following, not exceeding 75 words each:**

**5x4=20 Marks**

1. Explain the concept of rural banking.
2. Write a short note on Crop Insurance.
3. What do you mean by a Cooperative Society?
4. State the meaning of rural indebtedness.
5. Briefly explain the importance of MNREGP
6. What are the sources of rural credit?
7. Write a short note on Micro credit.

**Part B**

**Answer any FOUR of the following, not exceeding 250 words each:**

**4x10=40Marks**

8. What are the characteristics of rural economy?
9. Discuss the risk and uncertainty in agriculture.
10. Bring out the role of NABARD in providing rural credit.
11. Explain the organizational structure of cooperatives in India.
12. What are the defects of non-institutional credit sources?
13. Bring out the regulations given by RBI for rural credit
14. Explain the Characteristics of Self Help Groups.

**Part C**

**Answer any TWO of the following, not exceeding 900 words each:**

**2x20=40 Marks**

15. Discuss the causes, and remedies of rural indebtedness
16. Explain the merits and demerits of institutional credit
17. Elaborate the role of Commercial banks in India with reference to rural credit
18. Do you think Self Help Groups can be an alternative source of credit for farmers? Explain.

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