LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

**B.A.** DEGREE EXAMINATION – **HISTORY, SOCIOLOGY & ENGLISH**

THIRD SEMESTER – **NOVEMBER 2012**

# EC 3206 - RURAL BANKING

 Date : 09/11/2012 Dept. No. Max. : 100 Marks

 Time : 9:00 - 12:00

***Part-A***

***Answer any five questions: (5 x 4 = 20 marks)***

1. Write a short note on SUCO and HARCO banks.

2. What are the objectives of regional rural banks?

3. Explain the need for credit in agriculture.

4. Explain the functions of NABARD.

5. What is rural credit?

6. State the principles of commercial banks.

7. Explain the nature of rural banking.

***Part-B***

***Answer any four questions: (4 x 10 = 40 marks)***

8. Explain the principles and functions of commercial banks.

9. Explain microcredit.

10. State and explain the recommendations of the Dantwalla committee.

11. Explain about the central and state cooperative banks.

12. Explain how rural credit is promoted through commercial banking?

13. Explain the role of cooperative banking in rural credit.

14. Describe the structure and functions of regional rural banks.

***Part-C***

***Answer any two questions: (2 x 20 = 40 marks)***

15. Explain the concept of rural credit and indebtedness.

16. Explain the credit activities of cooperative banking.

17. Explain the role of NABARD in agricultural development.

18. Briefly explain the nature and scope of rural banking.

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