# LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034



#### **B.A.** DEGREE EXAMINATION – **HISTORY, SOCIOLOGY**

THIRD SEMESTER – APRIL 2014

EC 3206 - RURAL BANKING

Date : 10/04/2014 Time : 09:00-12:00 Dept. No.

Max.: 100 Marks

### Part A

Answer any FIVE of the following not exceeding 75 words each:

- 1. What is rural indebtedness?
- 2. Why does small size of land holding affect the farmers?
- 3. Explain the concept of low productivity in Indian agriculture.
- 4. What is a district cooperative bank?
- 5. Explain the seasonal nature of agricultural operation.
- 6. What is the purpose of crop insurance?
- 7. Explain the term Regional Rural Banking.

#### Part B

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

4\*10=40 marks

5\*4=20marks

- 8. Explain the classification of agricultural credit.
- 9. Throw light on unemployment in rural areas.
- 10. Why should money lenders be regulated?
- 11. Explain the role of warehousing facilities in rural India.
- 12. Discuss the role of commercial banks is promoting saving in rural areas.
- 13. Explain why proper marketing of agricultural input are required.
- 14. Recommend ways to move defects in cooperative societies. How can they be improved?

## Part C

Answer any TWO of the following not exceeding 900 words: 2\*20=40 marks

- 15. Indian agriculture is a gamble with monsoon- Explain.
- 16. Evaluate the rural indebtedness in the context of Indian agriculture
- 17. Bring out the need for bringing out changes in rural development. List out the process for poor development and suggest remedies.
- 18. Discuss the role of commercial banks after nationalisation. Why were the steps of nationalisation taken?

\*\*\*\*\*\*\*