



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

U.G. DEGREE EXAMINATION – COMMERCE, SOCIOLOGY, B.COM. CORP. & BUSI. ADMIN.

THIRD SEMESTER – APRIL 2018

EC 3206- RURAL BANKING

Date: 04-05-2018
Time: 01:00-04:00

Dept. No.

Max. : 100 Marks

Part A

Answer any FIVE of the following; not exceeding 75 words each: 5*4 = 20

1. Explain the structure of rural society.
2. What is a Cooperative?
3. Explain the concept of rural poverty.
4. How does agriculture provide employment to rural people?
5. What do you mean by rural indebtedness?
6. Explain the need and importance of crop insurance.
7. Write a short note on Microcredit.

Part B

Answer any FOUR of the following; not exceeding 250 words each: 4*10 = 40

8. Give arguments for and against institutional credit institutions
9. What impact does technological change have on agriculture?
10. Explain the role of cooperative in rural financing.
11. Evaluate the contribution of commercial banks in financing rural areas.
12. Recommend ways to move defects in cooperative societies. How can they be improved?
13. Explain how technology and professionalism makes a difference in agricultural growth.
14. Money lenders still continue to dominate the rural sector- Elaborate.

Part C

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

15. Indian agriculture is a gamble with monsoon- Explain.
16. Evaluate the rural indebtedness in the context of Indian agriculture
17. Explain in detail the various institutions involved in rural credit.
18. Give a detailed report on the working organisation and functioning of Regional

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