LOYOLA COLLEGE (AUTONOMOUS), CHENNAI - 600 034

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

THIRD SEMESTER – NOVEMBER 2015

EC 3206 - RURAL BANKING

Date : 12/11/2015 Time : 09:00-12:00

PART - A

Answer any FIVE of the following; not exceeding 75 words each:(5 x 4 = 20 marks)

Max.: 100 Marks

(4x10 = 40 marks)

(2x20 = 40 marks)

- 1. Write a note on the structure of rural society.
- 2. What is meant by the term Cooperative?
- 3. State the concept of Rural Poverty.
- 4. How does agriculture provide employment opportunities to rural people?

Dept. No.

- 5. What do you mean by rural indebtedness?
- 6. State the need and importance of Crop Insurance.
- 7. Write a short note on Microcredit.

<u>PART – B</u>

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

- 8. Give arguments for and against Institutional Credit Institutions.
- 9. Examine the impact of technological change on agriculture.
- 10. Explain the role of Cooperative in Rural Financing.
- 11. Discuss the contribution made by commercial banks towards financing rural sectors.
- 12. Recommend ways to eliminate defects in Cooperative Societies. Suggest remedial measures.
- 13. Explain the role of technology and professionalism towards 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:

- 15. "Indian Agriculture is a gamble with monsoon"- Comment.
- 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 Rural Banks.