# LOYOLA COLLEGE (AUTONOMOUS), CHENNAI - 600 034

B.Com., B.A. & BBA DEGREE EXAMINATION – COMMER., COR. SEC., SOCIO, BUS. ADM.

### THIRD SEMESTER - NOVEMBER 2017

## EC 3206 - RURAL BANKING

Date: 15-11-2017 Dept. No. Max.: 100 Marks
Time: 01:00-04:00

#### PART - A

## ANSWER ANY FIVE OF THE FOLLOWING QUESTIONS IN EACH 75 WORDS (5X4=20)

- 1. List out the various credit institutions that support the rural sector.
- 2. Give examples for non-agricultural sector and allied activities in rural areas.
- 3. Distinguish between SFDA and MFAL.
- 4. What are the sources of rural credit?
- 5. What do you mean by Credit Estimation?
- 6. State the structure of Cooperative Credit Agencies.
- 7. Write a note on Crop Insurance.

#### PART - B

# ANSWER ANY FOUR OF THE FOLLOWING QUESTIONS IN EACH 250 WORDS (4X10=40)

- 8. Discuss the causes for backwardness of agriculture in India.
- 9. Briefly explain the methods of measuring risk and uncertainty in agriculture.
- 10. Explain the differences between RRBs and Land Development Banks.
- 11. Bring out the role of State Bank of India in Agriculture Finance.
- 12. Write an essay on Poverty. What are the causes for extended poverty in India?
- 13. Describe the current policy of the Government on Rural Credit.
- 14. Explain the causes of rural indebtedness of farmers in India.

#### PART - C

# ANSWER ANY TWO OF THE FOLLOWING QUESTIONS IN EACH 900 WORDS

(2X20=40)

- 15. Examine the functions and weaknesses of Cooperative Credit Agencies in India and give suggestions to improve their performance.
- 16. Elucidate the objectives and functions of NABARD.
- 17. Suggest suitable measures to improve rural banking in India and discuss in detail the problem of agricultural finance in India and suggest remedial measures.
- 18. Elaborate the role of various non-bank financial institutions in the development of agricultural sector.

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