

B.Com. (CBCS) DEGREE EXAMINATION,
APRIL 2024.

Sixth Semester

Banking and Finance — Core

RURAL BANKING AND FINANCIAL INCLUSION

(For those who joined in July 2021–2022)

Time : Three hours

Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL questions.

Choose the correct answer :

1. Which one of the following is not a part of the strategy of poverty alleviation?
 - (a) Integrated Rural Development Programme
 - (b) National Rural Employment Programme
 - (c) Family Planning Programme
 - (d) Jawahar Rojgar Yojna

6. In India, SHGs primarily focus on.
 - (a) Gender equality
 - (b) Economic and social empowerment of women
 - (c) Restricting financial activities to individuals
 - (d) Promoting competitive market behaviour
7. Integrated scheme for agricultural marketing was started in
 - (a) Sept. 2015
 - (b) April 2014
 - (c) Sept. 2014
 - (d) April 2015
8. The key barriers faced by the government in achieving housing for all people
 - (a) Housing affordability
 - (b) Speedier technology and system
 - (c) Availability of land
 - (d) All of the above
9. Regional Rural Banks are a part of which of the following?
 - (a) NABARD
 - (b) RBI
 - (c) Ministry of finance
 - (d) ministry of rural development

2. What is the below poverty line (BPL) percentage in India as per the 2011 census?
 - (a) 32%
 - (b) 22%
 - (c) 42%
 - (d) 35%
3. Which of the following takes the decisions regarding loans and savings in a self-help group?
 - (a) Government
 - (b) Non-Government Organisation
 - (c) Bank
 - (d) Group members
4. _____ is the core occupation in rural areas.
 - (a) Business
 - (b) Infrastructure
 - (c) Agricultural
 - (d) None
5. Which of the following institutes does not deliver micro credit?
 - (a) Co-operative banks
 - (b) Non-banking financial companies
 - (c) Payment banks
 - (d) Scheduled Commercial banks

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10. Which of these are not a function of the RBI?
 - (a) Currency printing
 - (b) Credit controller
 - (c) Coin distribution
 - (d) Foreign currency custodian

PART B — (5 × 5 = 25 marks)

Answer All questions, choosing either (a) or (b).

Each answer should not exceed 250 words.

11. (a) What are the objectives of rural development?

Or

(b) What are the problems of rural economy?
12. (a) What are the functions of the RBI?

Or

(b) Explain the nature of rural financial services.
13. (a) What are the benefits of micro Health insurance?

Or

(b) What are the four principles of NGO?

14. (a) What are the main types of ~~justness~~ orientation?

Or

(b) Who is eligible for Pradhan Mantri Education Loan Yojana?

15. (a) Explain the various challenges faced by the rural areas.

Or

(b) Explain the functions of regional rural banks.

PART C — (5 × 8 = 40 marks)

Answer All questions choosing either (a) or (b).

Each answer should not exceed 600 words.

16. (a) What is the role of government in rural Development?

Or

(b) Rural government policies and Programmes— Explain.

17. (a) How does information technology affect the economy?

Or

(b) What are the functions or role of NABARD?

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18. (a) What is the difference between NCO and SHCO?

Or

(b) What is the extent of technological intervention in micro finance in India?

19. (a) What are the different categories of the priority sector?

Or

(b) What are the various Importance of employment generation Programmes in poverty alleviation effort?

20. (a) What are the challenges faced by commercial banks?

Or

(b) Explain the various emerging trends in rural banking.

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