



BRAINWARE UNIVERSITY

Course – MCOM

Rural Banking (MCM406B)

(Semester – 4)

Time allotted: 3 Hours

Full Marks: 70

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

Group –A

(Multiple Choice Type Question)

10 x 1 = 10

1. *Choose the correct alternative from the following*
 - (i) The Capital Adequacy Norms were fixed in accordance with
 - a. BASEL Committee
 - b. Ambedkar Committee
 - c. Nehru Committee
 - d. Gavaskar Committee
 - (ii) Inflation makes
 - a. future rupees less valuable than present rupees
 - b. future rupees equal to present rupees
 - c. future rupees more valuable than present rupees
 - d. None of these
 - (iii) The Central Monetary Authority of USA is
 - a. Reserve Bank
 - b. International Monetary Fund
 - c. Bank of England
 - d. Federal Reserve
 - (iv) According to the latest report Tendulkar Committee percentage of population below poverty line is
 - a. 25.5%
 - b. 37.2%
 - c. 19.8%
 - d. 42.7%

- (v) The headman of local Panchayats were known as
- a. Sarpanch
 - b. Mandi
 - c. Dalal
 - d. Hat
- (vi) Contractionary monetary policy leads to the rise in
- a. interest rate
 - b. inflation rate
 - c. Cost of Capital
 - d. Present Worth
- (vii) Restructuring of Panchayati Raj was introduced in 1958 with the recommendation of
- a. Balwantray G. Mehta Committee
 - b. Tendulkar Committee
 - c. Mahalanobish Committee
 - d. Telhka Committee
- (viii) Unemployment and Inflation is measured with the help of
- a. Phillips Curve
 - b. MNC
 - c. Lorenz Curve
 - d. NPA
- (ix) The Chairperson of Niti Ayyog
- a. Home Minister
 - b. Chief Minister
 - c. Prime Minister
 - d. Finance Minister
- (x) The traditional market is known as
- a. Sarpanch
 - b. Mandi
 - c. Dalal
 - d. Hat

Group – B

(Short Answer Type Questions)

3 x 5 = 15

Answer any *three* from the following

2. Comment on the Social Stratification of Rural Institutions. [5]
3. What is the role of NABARD for financing Crop Loan? [5]
4. State the different activities pursued by the people living in rural areas. [5]

5. Detail the source of credit in the rural money market [5]
6. Comment on the Crop Insurance Scheme. [5]

Group – C

(Long Answer Type Questions)

3 x 15 = 45

Answer any *three* from the following

7. (a) Write a note on Socio Economic Development Indicators [8]
- (b) Why do rural urban migration takes place? [7]
8. (a) Agriculture and allied activities include animal husbandry, Fisheries, Poultry ,horticulture and Plantation- Discuss giving your own views about their role in rural economy. [8]
- (b) Discuss the role of various rural financial institution in financing crop loan. [7]
9. (a) How do regulated markets help farmers? [8]
- (b) Do you think that construction of roads connecting backward areas helps to boost the economy? [7]
10. (a) State the trend of rural poverty. [6]
- (b) Write a short note on Sustainable Development. [5]
- (c) Lack of infrastructure resulted in low levels of development and employment in rural areas. Discuss [4]
11. (a) What is the role of the Self Help Groups in rural economy? [10]
- (b) Discuss the SHG bank linkage program. [5]