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Barasat, Kolkata -700125

BRAINWARE UNIVERSITY

Term End Examination 2024-2025
Programme – B.Com.(AFB)-Hons-2022
Course Name – Rural Banking and E-Banking
Course Code - BCMD601B
(Semester VI)

Full Marks : 60

Time : 2:30 Hours

[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)

1 x 15=15

1. Choose the correct alternative from the following :

(i) Select who regulates the registration and other activities of a cooperative society -

- | | |
|-----------|--------|
| a) NABARD | b) SBI |
| c) SEBI | d) RCS |

(ii) Select when was the first Cooperative Society law formed in India -

- | | |
|---------|---------|
| a) 1950 | b) 1947 |
| c) 1904 | d) 1948 |

(iii) Select when the Regional Rural Banks Act was passed in India -

- | | |
|---------|---------|
| a) 1904 | b) 1948 |
| c) 1976 | d) 1995 |

(iv) Define the full form of PACS is -

- | | |
|---|--|
| a) Primary Agricultural Cooperative Society | b) Primary Association of Credit Societies |
| c) Primary Agricultural Credit Society | d) Primary Association of Credit Societies |

(v) Identify which of the following types of bank accounts provides a low-cost access to customers -

- | | |
|-----------------------|---------------------|
| a) No-frills accounts | b) Savings account |
| c) Current Accounts | d) Both [b] and [c] |

(vi) Write the Cheque book can be issued on a Kisan Credit Card Account if the loan amount is above -

- | | |
|-----------------|---------------|
| a) Rs. 25,000 | b) Rs. 50,000 |
| c) Rs. 1,00,000 | d) Rs. 75,000 |

(vii) Select from following program aims at promoting savings among rural women -

- | | |
|--------------------------|--------------------------|
| a) Rashtriya Mahila Kosh | b) Mahila Samridhi Yojna |
| c) Indira Manila Yojna | d) Jawahar Rozgar Yojna |

(viii) Select from following - _____ is not a feature of the Pradhan Mantri Jan Dhan Yojana -

- | | |
|---|---|
| a) No provision of minimum balance accounts | b) Accidental insurance cover of Rs. 3 lakh |
| c) Issuance of RuPay debit cards | d) None of these |

- (ix) Select, NABARD is associated with-
- a) Rural Development
 - b) Urban Development
 - c) Industry Development
 - d) Development of Railways
- (x) A Central sector scheme of financing facility under the agriculture infrastructure fund was launched in 2020. Choose which among the following statements is incorrect regarding this scheme -
- a) It provides for medium to long term debt.
 - b) Credit Guarantee coverage will be available for eligible borrowers.
 - c) It is operational from the year 2020-21 to 2028-29.
 - d) All loans under this financing facility will have interest subvention of 3% upto a limit.
- (xi) Identify the biggest constraints of e-banking is-
- a) Start up cost
 - b) Maintenance cost
 - c) Training cost
 - d) Security cost
- (xii) Identify is an example of auction site.
- a) E-bay
 - b) Ibibo
 - c) Facebook
 - d) Orkut
- (xiii) Select the Electronic payment system is a-
- a) software
 - b) hardware
 - c) application
 - d) package
- (xiv) The objective of computerisation in India is to-
- a) Replace men with machine
 - b) Make the work life more meaningful
 - c) Control the manpower
 - d) Control the economy
- (xv) Select which has been made possible by application of information technology
- a) Data mining
 - b) Data Warehousing
 - c) Data base
 - d) Support system

Group-B

(Short Answer Type Questions)

3 x 5=15

2. Compare the structure and functions of Regional Rural Banks with Commercial Banks in India. (3)
3. Give examples of Information and Communication Technologies (ICT) used in rural banking models. (3)
4. Explain the contribution of SIDBI to the financing of SMEs. (3)
5. Explain the concept of refinance support of NABARD. (3)
6. Evaluate the advantages that E-banking offer SMEs over traditional banking. (3)

OR

Analyse how E-Banking transformed the banking sector in India

(3)

Group-C

(Long Answer Type Questions)

5 x 6=30

7. Describe the key functions of the Reserve Bank of India (RBI) concerning rural banking. (5)
8. Explain the structure of Bank in India in detail with appropriate examples. (5)
9. Evaluate how do blockchain technology and cryptocurrencies impact rural banking and e-banking services. (5)
10. Explain the concept of micro-insurance schemes and their role in rural insurance. (5)
11. Evaluate the effectiveness of Business Facilitators and Business Correspondents in enhancing rural financing. (5)
12. Explain the concept of crop loans, and how do they support the agricultural sector in rural areas. (5)

OR

Differentiate the rural banks from cooperative banks in terms of their structure and operations as per RBI guidelines.

(5)

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