



BRAINWARE UNIVERSITY

Term End Examination 2023-2024

Programme – B.Com.(BF)-Hons-2021

Course Name – Rural Banking and E-Banking

Course Code - BCMD603B

(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) NABARD was established in -

- a) 1982
b) 1991
c) 1987
d) 1975

(ii) Define the concept of Cooperative Society -

- a) An organization that is, generally, formed independently from the government.
b) Legal entity representing an association of people.
c) Precise kind of business structure found only in India.
d) An autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned enterprise.

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

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

(iv) Select which type of society is given a tax rebate -

- a) Credit
b) Agricultural
c) Handloom
d) Banking

(v) 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

(vi) Identify the correct answer - Financial inclusion creates a platform for -

- a) Money saving
b) Providing formal credit avenues
c) Promoting transparency in public subsidies and welfare programmes
d) All of these

(vii) Select Priority sector lending focuses on which of the following sectors -

- a) Education
b) Agriculture

- c) Small scale industries
 (viii) Select from following program aims at promoting savings among rural women -
 a) Rashtriya Mahila Kosh
 c) Indira Manila Ypjna
 (ix) Choose from following: Regional Rural Bank (RRB) is Regulated by which Government body -
 a) NHB
 c) SEBI
 (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.
 c) It is operational from the year 2020-21 to 2028-29.
 (xi) Choose in which state the Vananchal Gramin Bank belong to-
 a) Jharkhand
 c) chattishgarh
 (xii) In electronic cash payment - choose the correct answer.
 a) Debit card payment system is used
 c) Credit card payment system is used
 (xiii) In SET protocol a customer encrypts credit number using-
 a) His private key
 c) Bank's private key
 (xiv) It is stealing ideas or creations of others-
 a) Plagarism
 c) Piracy
 (xv) Poor e-banking planning is connected with-
 a) Strategic Risk
 c) Market Risk
 d) All of these
 b) Mahila Samriddhi Yojna
 d) Jawahar Rozgar Yojna
 b) RBI
 d) NABARD
 b) Credit Guarantee coverage will be available for eligible borrowers.
 d) All loans under this financing facility will have interest subvention of 3% upto a limit.
 b) Madhya Pradesh
 d) Bihar
 b) Customer buys several electronic coins which are digitally signed by coin issuing bank
 d) RSA sryptography is used in transaction
 b) Banks public key
 d) Merchant's public key
 b) Intellectual property right
 d) All of the above
 b) Legal risk
 d) None of the above

Group-B

(Short Answer Type Questions)

3 x 5=15

2. Select the key features of Co-operative Credit Societies and differentiate them from Commercial Banks. (3)
3. Describe the role of CGTMSE in SME financing. (3)
4. Explain how State Level Credit Committees are contribute to the regulation and development of rural financial services in India. (3)
5. Discuss the advantages and limitations of using NEFT for online transactions. (3)
6. Analyse how do cybercrimes affect the E-banking sector, and what measures can mitigate these risks. (3)

OR

- Explain the difference between symmetric and asymmetric encryption systems in E-banking. (3)

Group-C

(Long Answer Type Questions)

5 x 6=30

7. Describe the functions and composition of state-level credit committees in the context of rural banking in India. (5)
8. Explain the environmental impacts of transitioning from traditional rural banking methods to e-banking. (5)
9. Explain the policies issued by the RBI in rural banking. (5)
10. Evaluate how does the RBI promote sustainable agricultural and rural development through its policies on rural and cooperative banks. (5)
11. Analyze the importance of crop loans in supporting agricultural activities, highlighting the assessment, sanction, and disbursement procedures. (5)
12. Evaluate how can rural banks leverage e-banking to offer tailored financial products to their customers. (5)

OR

Evaluate the future trends that are anticipated in the integration of e-banking within rural banking sectors. (5)
