

Seat No.: _____

Enrolment No. _____

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA - SEMESTER– 3 • EXAMINATION – WINTER 2016**Subject Code: 2830702****Date: 04/01/2017****Subject Name: Rural Banking and Micro Finance (RB&MF)****Time: 02.30 PM TO 05.30 PM****Total Marks: 70****Instructions:**

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

Q 1 (a) Write Correct Answers:**[06]**

- i Which is apex financial institute who work for the agriculture development
- a. Reserve Bank of India b. State Bank of India
c. NABARD d. Ministry of Agriculture
- ii Which of the following is not commercial bank
- a. Dena Bank b. State Bank of India
c. Laxmi Vilas Bank d. All the above
- iii Priority Sector advances includes
- a. Agriculture loans b. Education loans
c. MSME loans d. All the above
- iv The full form of NABARD is
- a. Non Banking & Rural Development b. National Board of Accreditation
c. National Bank for Agriculture & Rural Development d. None of above
- v Which of the following is not an intermediary bank:
- a. Reserve Bank of India b. NABARD
c. Industrial Finance Corporation d. All of the above
- vi Which of the following cannot be called as a negotiable instrument?
- a. Deposit Receipt b. Bank Cheque book
c. Bank Passbook d. All the above

Q 1 (b) Define the following concepts**[04]**

- i. Micro Finance
- ii. Kisan Credit Card
- iii. Jan Dhan Yojana

- iv. Allied Agriculture Activities
- Q 1** (c) Write Answers in Brief [04]
- i. What are the main objectives of Bandhan Bank and Mudra Bank?
- ii. What do you mean by Financial Inclusion
- Q 2** (a) What are the functions of Regional Rural Banks in India? [07]
- (b) What are the main reasons for less exposure by the commercial banks to loans and advances to the rural sector and especially the farmers in comparison to finance to industries or business? [07]
- OR
- (b) What are the recent initiatives taken by the government of India for Agriculture and rural development [07]
- Q 3** (a) Explain the concept of Financial Inclusion and its benefits to the poor. [07]
- (b) Explain the role of cooperatives credit structure in the rural development [07]
- OR
- Q 3** (a) What do you understand by Micro Finance? How Micro Finance is important in Rural development [07]
- (b) Write short notes on Self Help Groups and Joint Liability Groups. [07]
- Q 4** (a) How the NABARD helps for financial inclusion and Micro Finance [07]
- (b) Despite of huge formal banking and financial institutes, rural people in India still largely depends on borrowing from the informal sources like moneylenders: State the reasons. [07]
- OR
- Q 4** (a) Write short note on Jan Dhan Scheme and Social Security through Micro Insurance [07]
- (b) Explain the Role of Reserve Bank of India in monetary control. [07]
- Q 5** (a) Explain the types of banking Institutes in India. [07]
- (b) Suggest the measures through the reforms in Panchayat Raj system in India so as to make political empowerment of women. [07]
- OR
- Q 5** (a) Write the structure and functioning of Self Help group [07]
- (b) Write a note on the Cooperative Credit Structure and its functions. [07]
