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CIS 505

III Semester M.Com. (IBM) Degree Examination, December 2018
Choice-Based Credit System (CBCS)
COMMERCE
Rural Banking and Rural Insurance

Time : 3 Hours

Max. Marks : 70

SECTION – A

Note : Answer **any four** questions out of seven, **each** question carries **10** marks, answer to **each** question should **not** exceed **4** pages. **(10×4=40)**

1. Define Rural Banking. Explain the role of commercial banks in the generation of micro finance in India.
2. “Micro finance as a tool of income for the people”. Justify.
3. Evaluate the poverty alleviation programme taken by the micro finance institutions.
4. Explain the promotion and principles of SHGs.
5. Explain the role of World Bank, UNDP and USAID in providing Micro Finance.
6. Explain the need and potential of rural insurance.
7. Explain the various financial inclusion strategies in India.

SECTION – B

Note : Answer **any two** questions out of three questions, **each** question carries **15** marks, answer to **each** question should **not** exceed **7** pages. **(15×2=30)**

8. What is micro finance ? Briefly explain the features and channels of micro finance.
9. Define Social insurance. What are the characteristics and need for social insurance ?
10. Write a note on the following :
 - a) Role of SIDBI in providing micro finance
 - b) Unemployment insurance
 - c) Legal framework of rural insurance.