

SHYAMPUR SIDDHESWARI MAHAVIDYALAYA
AJODHYA . HOWRAH . PIN-711312
(Affiliated to University of Calcutta)
(Accredited by NAAC at 'B' level)



President:
Sri Kalipada Mandal

Principal & Secretary:
(Ex officio) Governing Body
Dr. Santu Kumar Bose

Ref. No. _____

Date: 06.07.2020

Department of Economics, Shyampur Siddheswari Mahavidyalaya is starting a certificate course on "RURAL BANKING" For the session 2020-2021. The details of the course are as follows:

Certificate Course : Rural Banking

Date of Commencement: 13.07.2020

Course Coordinator : Dr. Sanjoy De and Mr. Bilu Purkait

Course Duration : 30 Hours (JULY 2020-SEPTEMBER 2020)

Last date of Registration : 11.07.2020

Eligibility :

The students will be graded on the basis of continuous assessment and examination that will be held at the end of the course. After successful completion of the course, the candidates will receive the certificate of the course.

All the interested candidates are requested to submit the form to the Department of Economics, Shyampur Siddheswari Mahavidyalaya.

Enclosures :

Registration Form

Prospectus of the Certificate Course

Principal
Shyampur Siddheswari Mahavidyalaya
Ajodhya, Howrah

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SHYAMPUR SIDDHESWARI MAHAVIDYALAYA
REGISTRATION FORM
CERTIFICATE COURSE ON "RURAL BANKING"
SESSION (2020-2021)

NAME (In Block Letters): _____

Category (GEN/ OBC/ST/SC) : _____

Father's Name / Mother's Name _____

Course: _____

Semester: _____

Subject: _____

C.U. Roll No.: _____

C.U. Registration No. _____

College Roll No. _____

Aadhar No. _____

E-mail Id. _____

Address: _____

Signature of the Candidate _____

Mobile Number _____

SHYAMPUR SIDDHESWARI MAHAVIDYALAYA

CERTIFICATE COURSE ON RURAL BANKING

DEPARTMENT OF ECONOMICS

SESSION- 2020-2021

COURSE CORDINATOR: DR. SANJOY DE AND MRS. DEBASHREE SARKAR

DETAILS OF THE COURSE

COMENCEMENT OF THE COURSE: 13.07.2020

DURATION: 30 HOURS (JULY 2020-SEPTEMBER 2020)

INSTRUCTORS: DR. SANJOY DE AND DEBASREE SARKAR

METHODOLOGY: USE CASE STUDIES, POWER POINT PRESENTATION, EVERYDAY LIFE SITUATIONS

LECTURES PER WEEK: 3 LECTURES

EVALUATION: FINAL EXAMINATION

STUDENTS GRADING:

MARKS	GRADE
80-100	A
65-79	B
55-64	C
50-54	D
0-49	FAIL

INTRODUCTION

Rural Banking refers to the provision of banking services in rural and remote areas, catering to the financial needs of the predominantly agrarian population. It aims to promote financial inclusion, offering services like savings, loans and other financial products to empower rural communities and stimulate economic growth in less urbanized regions.

OBJECTIVES:

- ❖ It aims to equip participants with a comprehensive understanding of banking practices tailored to rural environments.
- ❖ The key objective include fostering financial inclusion, imparting knowledge on agricultural finance, promoting sustainable economic development.
- ❖ Enabling participants to navigate the unique challenges and opportunities within rural banking sectors.

COURSE CONTENTS:

- Natural Resources in Rural Economy- Land, Water, Forests, Population, Role of Agriculture in Indian Economy.
- Rural Unemployment- Nature, Types, Magnitude, Remedial, Measures, Rural Employment Scheme- (RWP, SCRD, SFDA, DPAP, NREP, RLEGP, JGSY, EAS, TRYSEM, SGRY, SGSY, PMRY)
- Community Development Programme- Objective, Organisation and Administrative Set-up, Various Programme- Antyodaya Movement, Minimum Needs Programme, Jawahar Rojgar Yojana
- Rural Credit and Rural Indebtedness- Need for Credit in Agriculture, Sources of Rural Credit, Causes of Rural Indebtedness, Evils of Indebtedness.

COURSE OUTCOME:

- The participants got a deep understanding of rural banking practices, including agricultural finances, microfinances and community development.
- It unlocked the opportunities in financial institutions, NGO's or government agencies focusing on rural development and banking.
- They acquired skills in risk management, credit assessment and financial inclusion strategies relevant to rural settings.

REFERENCES:

- Ruddar Datta & K.P.M> Sundharam (2004) , S.Chand and Company Lrd. Ram Nagar, New Delhi- Indian Economy.
- S.C. Ray- Agricultural Indebtedness in India.
- Dr. C.B. Memoria, Dr. Tripathi Kitab Mahal, Allahabad. Agricultural Problems in India.
- V.T. Krishnamacharya- Community Development in India.

SHYAMPUR SIDDHESWARI MAHAVIDYALAYA
CERTIFICATE COURSE
RURAL BANKING
SESSION-2020-2021
FINAL EXAM

DURATION: 3HOURS

FULL MARKS: 100

A. ANSWER THE FOLLOWING QUESTIONS: (50X2=100)

1. Which of the following is NOT a characteristic of rural banking?
a) Focus on agricultural financing b) Presence in urban areas
c) Provision of basic banking services d) Customized products for rural customers

2. What is the primary objective of rural banking?
a) Maximizing profits b) Serving the financial needs of urban customers
c) Promoting financial inclusion in rural areas d) Offering luxury banking services

3. Which institution is primarily responsible for promoting rural banking in many countries?
a) World Bank b) International Monetary Fund (IMF)
c) Reserve Bank of India (RBI) d) Federal Reserve System (Fed)

4. Which of the following is NOT a common challenge faced by rural banks?
a) Limited infrastructure b) Low literacy rates
c) High population density d) Seasonal income fluctuations

5. Which type of bank typically focuses on providing banking services in rural areas?
a) Commercial bank b) Investment bank c) Microfinance institution d) Central bank

6. What is the purpose of mobile banking services in rural areas?
a) To increase the cost of banking services
b) To decrease accessibility to financial services
c) To provide convenient banking services to remote areas
d) To exclude rural populations from banking

7. Which of the following is NOT a financial service commonly offered by rural banks?
a) Savings accounts b) Crop insurance c) Housing loans d) Stock trading

8. What role do self-help groups (SHGs) play in rural banking?
a) They increase the risk for banks
b) They provide microfinance services to rural communities
c) They discourage community involvement in banking
d) They rely solely on government funding

9. Which government scheme aims to provide banking services to every household in India?
a) Swachh Bharat Abhiyan b) Pradhan Mantri Jan Dhan Yojana (PMJDY)
c) Make in India d) Digital India

10. What is the main advantage of establishing cooperative banks in rural areas?
a) Higher interest rates for deposit b) Lower risk for depositors
c) Increased government regulation d) Access to credit and banking services for rural communities

11. Which of the following is NOT a benefit of rural banking?

- a) Poverty reduction b) Economic development of rural areas
- c) Increased urbanization d) Financial inclusion

12. What role do business correspondents (BCs) play in rural banking?

- a) They regulate interest rates
- b) They provide banking services on behalf of banks in remote areas
- c) They invest in agricultural projects
- d) They promote urbanization

13. Which of the following is NOT a financial product tailored for rural customers?

- a) Livestock insurance b) Crop loans c) Luxury car financing d) Weather-based crop insurance

14. What is the purpose of financial literacy programs in rural banking?

- a) To increase reliance on informal moneylenders
- b) To decrease awareness of financial services
- c) To promote understanding of banking services and products
- d) To limit access to credit

15. Which of the following is NOT a factor contributing to the success of rural banking initiatives?

- a) Strong government support b) Technological advancements
- c) Lack of infrastructure d) Collaboration with local communities

16. Which government agency is responsible for regulating rural banking in the United States?

- a) Federal Reserve System (Fed)
- b) Securities and Exchange Commission (SEC)
- c) Federal Deposit Insurance Corporation (FDIC)
- d) Office of the Comptroller of the Currency (OCC)

Answer: c) Federal Deposit Insurance Corporation (FDIC)

17. What is the purpose of credit unions in rural banking?

- a) To maximize profits for shareholders
- b) To provide financial services exclusively to urban populations
- c) To offer competitive interest rates on loans
- d) To promote savings and provide affordable credit to members

18. Which of the following is NOT a characteristic of microfinance institutions?

- a) Focus on providing small loans to low-income individuals
- b) Emphasis on financial inclusion
- c) Exclusive focus on urban areas
- d) Support for entrepreneurship and small businesses

19. What is the purpose of community banks in rural areas?

- a) To promote financial exclusion
- b) To maximize profits for shareholders
- c) To provide personalized banking services to local communities
- d) To discourage economic development

20. Which of the following is NOT a feature of rural cooperative banks?
- a) Ownership by local members
 - b) Emphasis on profit maximization
 - c) Provision of credit and banking services to rural communities
 - d) Democratic governance structure
21. Which of the following is NOT a benefit of mobile banking in rural areas?
- a) Increased accessibility to financial services
 - b) Cost-effective banking solutions
 - c) Limited outreach to remote populations
 - d) Convenient banking transactions
22. What role do government subsidies play in rural banking?
- a) They increase the cost of banking services
 - b) They provide financial support to rural banks and their customers
 - c) They discourage financial inclusion
 - d) They promote reliance on informal moneylenders
23. Which of the following is NOT a challenge faced by rural banks in developing countries?
- a) Lack of access to technology
 - b) High demand for banking services
 - c) Limited infrastructure
 - d) Seasonal income fluctuations
24. What is the purpose of micro insurance in rural banking?
- a) To maximize profits for insurance companies
 - b) To exclude rural populations from insurance coverage
 - c) To provide affordable insurance products to low-income individuals
 - d) To discourage savings and investment
25. Which of the following is NOT a strategy for expanding rural banking services?
- a) Investing in technology infrastructure
 - b) Closing down rural bank branches
 - c) Providing financial literacy programs
 - d) Offering tailored financial products
26. What is the purpose of agricultural loans in rural banking?
- a) To discourage agricultural activities
 - b) To maximize profits for banks
 - c) To provide financing for agricultural inputs and equipment
 - d) To exclude farmers from accessing credit
27. Which of the following is NOT a type of financial institution involved in rural banking?
- a) Credit card companies
 - b) Cooperative banks
 - c) Microfinance institutions
 - d) Rural cooperative credit societies
28. What role do non-governmental organizations (NGOs) play in rural banking?
- a) They provide affordable banking services
 - b) They regulate interest rates
 - c) They offer financial literacy programs
 - d) They maximize profits for shareholders
29. Which of the following is NOT a benefit of rural banking for agricultural communities?
- a) Increased access to credit
 - b) Improved agricultural productivity
 - c) Decreased reliance on informal moneylenders
 - d) Limited access to banking services

30. What role do government-backed schemes play in promoting rural banking?
- a) They discourage financial inclusion
 - b) They provide subsidies to urban populations
 - c) They offer financial incentives to rural banks and their customers
 - d) They promote reliance on informal moneylenders
31. Which of the following is NOT a benefit of microfinance in rural areas?
- a) Poverty reduction
 - b) Financial inclusion
 - c) Increased reliance on informal moneylenders
 - d) Entrepreneurship promotion
32. What is the purpose of agricultural extension services in rural banking?
- a) To discourage agricultural activities
 - b) To provide technical support and advice to farmers
 - c) To limit access to credit
 - d) To promote urbanization
33. Which of the following is NOT a benefit of rural banking for rural businesses?
- a) Access to credit for expansion
 - b) Increased competition from informal moneylenders
 - c) Opportunity for investment and growth
 - d) Improved cash flow management
34. What role do village savings and loan associations (VSLAs) play in rural banking?
- a) They discourage savings and investment
 - b) They offer affordable credit to rural communities
 - c) They promote financial exclusion
 - d) They rely solely on government funding
35. Which of the following is NOT a barrier to financial inclusion in rural areas?
- a) Lack of infrastructure
 - b) Limited access to technology
 - c) High literacy rates
 - d) Seasonal income fluctuations
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- a) Lack of infrastructure
 - b) Limited access to technology
 - c) High literacy rates
 - d) Seasonal income fluctuations
50. What role does the government play in promoting rural banking?
- a) Providing subsidies to urban populations
 - b) Offering financial incentives to rural banks and their customers
 - c) Discouraging financial inclusion
 - d) Promoting reliance on informal moneylenders

SHYAMPUR SIDDHESWARI MAHAVIDYALAYA
HOWRAH , WEST BENGAL
DEPARTMENT OF ECONOMICS



CERTIFICATE COURSE ON "RURAL BANKING"
(JULY 2020-SEPTEMBER 2020)

Certificate of Participation

This is to certify that Mr./Ms. _____ a student of **Shyampur Siddheswari Mahavidyalaya, Department of Economics/ Department of Commerce** has participated and successfully completed the thirty hours of certificate course titled **"RURAL BANKING"** and obtained a grade____.

Grading System: A=80-100%, B=65-79%, C=55-64%, D=54-45%, F=Below 45%

Dr. Sanjoy De
Dr. S.K. Bose
(Course Co-Ordinator)
Principal

Mrs. Bilu Purkait
(Course Co-Ordinator)

Mr. R. Mukherjee
(IQAC Co-Ordinator)

