

**POST GRADUATE DIPLOMA IN RURAL  
DEVELOPMENT BANKING (PGDRBI)**

**Term-End Examination**

**June, 2012**

**MCQ-044 : RURAL BANKING - PRODUCTS AND  
SERVICES**

*Time : 3 hours*

*Maximum Marks : 100*

*Note : Attempt any five questions. All question carry equal  
marks of 20 each*

1. (a) What are the objectives of the revised KCC Scheme ?  
(b) Write in detail the procedure for calculation of KCC limit for a farmer who is not a marginal farmer.
2. (a) What are the different Classification of Blocks in respect of ground water availability.  
(b) Define Sprinkler Irrigation System and give the detail of the characteristics of the area and crops that are suitable for utilizing the sprinkler system.
3. What is the difference between the functioning of Business Facilitators and Business Correspondents ? Who all can be appointed as BCs ?

4. Write a note on Bancassurance detailing the concept; the various types of arrangements the banks follow and the benefits accruing out of it to the banks.
  5. What is the procedure for fixing the Scale of Finance and what are the components that are to be included in the same ?
  6. Detail the investment requirements of a Dairy unit. What are the important components of project cost in a commercial dairy unit ?
  7. (a) Briefly describe the highlights of Indian poultry industry.  
(b) Mention important compulsory legislation in milk/dairy processing sector in India.
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