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**Gandhi Institute of Engineering and Technology University, Odisha,
Gunupur
(GIET University)**

**B. Sc. (Ag.) (Third Semester) Examinations, November – 2024
AE-212 – Agricultural Finance & Co-operation**

Time: 2 hrs

Maximum : 50 Marks

The figures in the right hand margin indicate marks.

PART – A

Q.1. Fill in the blanks with suitable word/figure.**(0.5 x 10 = 5 Marks)**

- a. PLDB stands for _____.
- b. Agril. Finance can be dealt at both micro and _____ levels.
- c. The word 'credit' comes from the Latin word _____ meaning 'I believe'.
- d. Capital indicates the availability of money with the farmer - borrower
- e. Co-operation means working together to achieve uncommon goals.
- f. Production loans are also called Seasonal Agricultural Operations (SAO).
- g. Loan with repayment period of 5 to 20 years is called _____.
- h. In 1980, 6 banks were added to 14 existing banks with deposits more than _____.
- i. _____ defined credit as the temporary transfer of asset from one who has to other who has not.
- j. _____ means studying, examining and analyzing the financial aspects pertaining to farm business.

Q. 2. Define (or) Explain the following in one or two sentences.**(1 x 5 = 5 Marks)**

- a. What is SWOT Analysis.
- b. Define credit in Agriculture.
- c. Enlist the 4 stages with years
- d. What is a mortgage?
- e. Write the 7P's of credit.

Q3. Match the following**(0.5 x 10 = 5 Marks)****Column – A****Column – B**

- | | |
|------------------------------|---|
| (a) Indirect loans | (i) 1951 |
| (b) Initiation stage | (ii) ST and MT loans |
| (c) Nationalisation of banks | (iii) 1919-1929 |
| (d) Principle of service | (iv) Maxim of co-operation |
| (e) Risk bearing ability | (v) fertilizer industries |
| (f) Lead Bank Scheme | (vi) 1982 |
| (g) NABARD | (vii) 3R |
| (h) PACS | (viii) Nariman's committee |
| (i) 5 year plans | (ix) 1969 |
| (j) Better living | (x) Essential principle of Co-operation |

Q4. Write True or False against each statement

(0.5 x 10 = 5 Marks)

- a. Middlemen are the most important problems in term of increase producers price and consumer prices in Agricultural sector.
- b. A loan seeker should have good credit character and financial integrity.
- c. PACS stands for Primary Agricultural Credit Societies.
- d. Agril. Financing means studying, examining and analyzing the financial aspects pertaining to farm business.
- e. Consumption loans have repayment period of 3 crop seasons.
- f. Under Differential Interest Rate (D.I.R) the interest was fixed at 2%.
- g. The Government of India on 19th July 1969, promulgated an ordinance called “The Banking companies Ordinance 1969” (Acquisition and Transfer of Undertakings). Under this act 14 commercial banks having deposits of more than Rs. 50 crore each were nationalised.
- h. 1st Five-year plan was initiated in the year 1947.
- i. Immovable properties presented for security purpose are called collateral.
- j. Social control was achieved in the year 1965.

PART – B

Attempt ANY FIVE questions. All question carries equal marks

(6 x 5 = 30 Marks)

- 5. What are the different maxims of co-operation?
- 6. What are the different steps in Capital budgeting?
- 7. State the different procedures to obtain a farm loan.
- 8. What is microfinance? Explain RRB.
- 9. Write short notes on higher financing institutions. Enlist the role of IMF and NABARD
- 10. What are the 3R's and 5C's of credit. Please expand.

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