



Registration No:

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AR-2017

B.Sc (Ag)

3rd SEMESTER REGULAR EXAMINATIONS, SEPT/OCT 2019-20

AE-232

AGRICULTURAL FINANCE AND CO-OPERATION

Time : 2 Hours

Maximum : 50 Marks

SECTION – A

1. Fill-in the blanks with suitable words 5x1=5
- Bank nationalization of commercial banks in India was commenced in the year
 -is the largest commercial bank in India.
 -is an apex refining institution for the farm sector and rural development.
 -means the repayment of the entire loan amount in a series of installments.
 - Inmethod, the annual installment over the entire loan period remains the same.
2. State whether the following statements are **True / false** 10x0.5=5
- The head office of NABARD is located at Mumbai.
 - Long-term loans are self-liquidating.
 - Marketing loans are helping the farmers to overcome distress sales.
 - PACS came in to operation under the guidelines of Raiffeisen model.
 - Headquarter of World bank is in Washington D.C., USA.
 - Lump sum repayment plan is otherwise called as Balloon repayment plan.
 - Repayment capacity of loan of a farmer is judged on the basis of total cropped land.
 - The first cooperative societies act was passed in 1904.
 - Crop loan is given for the period ranging from 6 month to 18 months.
 - The Net worth Statement indicates financial condition for stability of business.
3. Match the followings. 5x1=5

	Column A		Column B	Ans
1	Mortgage	a	Livestock loan	
2	Intermediate liabilities	B	Crop loan	
3	RRB	c	Land	
4	DIR Scheme	d	1975	
5	Current liabilities	e	B.K. Hazare	

4. Write the full form of the given abbreviation 10x0.5=5
- i) NABARD ii) DICGC iii)PACS iv) SCB v) DCCB
vi) PLDB vii)CRR viii) ARDC ix) AIRCRC x)NCDC

SECTION – B

(Attempt any **five** questions. Each question carries equal marks) (5 x 6= 30)

- Define agricultural finance? Explain different classification of credit.
- What is co-operation? Explain different principles of co-operation.
- Explain the origin and progress of crop insurance scheme in India.
- Explain the characteristic features of RRB.
- Explain the procedural formalities in sanction of farm loans.
- What do you mean by balance sheet? Write in brief regarding balance sheet with the help of hypothetical data?