



GIET UNIVERSITY, GUNUPUR – 765022

B. Sc (AG) (Third Semester) Examinations, December - 2020

AE 212 - Agricultural Finance & Co-operation 3(2+1)

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.

(10 x 0.5 = 5 Marks)

- FSS stands for
- NAFED stands for
- NABARD stands for
- SWOT stand for
- ADB stands for
- RRB's stands for
- ACRC stands for
- KCC stands for
- 3 C's of credit.....
- PACS stands for.....

Q. 2. Define (or) Explain the following in one or two sentences. (Any Five)

(5 x 1 = 5 Marks)

- Lead Bank Scheme
- RBI
- IMF
- World Bank
- NCDC
- NAFED

Q3. Choose the most appropriate answer from the following (10 x 0.5 = 5 Marks)

- a. The repayment for medium term credit is for periods
 - (i) 6-18 months
 - (ii) 2-5 years
 - (iii) More than 5 years
 - (iv) Non of the above
- b. Which of the following is quoted as ‘double-edged knife’?
 - (i) Credit
 - (ii) Interest
 - (iii) Cost of Credit
 - (iv) All of the above
- c. Pilot crop insurance scheme implemented in the year 1979 is based on
 - (i) Area approach
 - (ii) Individual approach
 - (iii) Functional approach
 - (iv) Non of the above
- d. The balance sheet is also called as
 - (i) Flow of fund statement
 - (ii) Net worth statement
 - (iii) CRR
 - (iv) None of the above
- e. The objective of 3-tier cooperative credit structure is to supply the credit of

- (i) Short and medium term loan
(iii) Both (i) & (ii)
- (ii) Long term loan
(iv) None of the above
- f National Agricultural Insurance Scheme is based on
(i) Area approach
(iii) Functional approach
- (ii) Individual approach
(iv) Multiple approach
- g The discount factor at which NPW is zero or BCR is equal to one is called
(i) Internal rate of return
(iii) External Rate of return
- (ii) Inverse rate of return
(iv) Social rate of return
- h The time taken by the project to completely covers its cost from its annual return is termed as
(i) formulation period
(iii) Payback Period
- (ii) Profitability period
(iv) Intangible period
- i The integration between credit & non-credit agencies is absent in a scheme called
(i) Service area approach
(iii) RRB approach
- (ii) Village adoption approach
(iv) Kishan Credit Card
- j 14 banks have been nationalisation by Govt. of India during the year
(i) 1968
(iii) 1970
- (ii) 1969
(iv) 1971

Q4. Write True or False against each statement

(10 x 0.5 = 5 Marks)

- The duration of medium term credit is for a period of 6 to 18 months
- Lead bank scheme has been recommended by Sri F K F Nariman Committee
- Kishan credit card started in 1998 in India.
- Comprehensive Crop Insurance Scheme (CCIS) started functioning in India in 1985
- Narasimham Committee recommended for establishment of RRBs in India.
- International Monetary Funds and World Bank started functioning in 1947
- NCDC started functioning in 1963
- Co-operative movement in India started in 1905
- RBI started functioning in the year 1940
- Crop insurance scheme started in India in 1975

PART – B

Attempt ANY FIVE questions. All question carries equal marks

(6 x 5 = 30 Marks)

- What do you mean by credit? Briefly explain its need and the classification on several basis.
- Briefly explain 4 R's and 3 C's of credit?
- Briefly explain the Genesis of NABARD and its role in fulfilling the credit requirements of Agricultural sector in India.
- Briefly explain the basic guidelines for preparation of Bankable project reports.
- What do you mean by Co-operation ? Briefly explain various objectives and principles of Co-operation along with a brief history on Co-operative development in India.
- Briefly explain the meaning, Scope and significance of Agricultural Finance.

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