



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)

- 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
- Which of the following is quoted as 'double-edged knife'?

(i) Credit	(ii) Interest
(iii) Cost of Credit	(iv) All of the above
- 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
- The balance sheet is also called as

(i) Flow of fund statement	(ii) Net worth statement
(iii) CRR	(iv) None of the above
- The objective of 3-tier cooperative credit structure is to supply the credit of

- (i) Short and medium term loan
(ii) Long term loan
(iii) Both (i) & (ii)
(iv) None of the above
- f National Agricultural Insurance Scheme is based on
(i) Area approach
(ii) Individual approach
(iii) Functional 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
(ii) Inverse rate of return
(iii) External 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
(ii) Profitability period
(iii) Payback Period
(iv) Intangible period
- i The integration between credit & non-credit agencies is absent in a scheme called
(i) Service area approach
(ii) Village adoption approach
(iii) RRB approach
(iv) Kishan Credit Card
- j 14 banks have been nationalisation by Govt. of India during the year
(i) 1968
(ii) 1969
(iii) 1970
(iv) 1971

Q4. Write True or False against each statement

(10 x 0.5 = 5 Marks)

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

PART – B

Attempt ANY FIVE questions. All question carries equal marks

(6 x 5 = 30 Marks)

5. What do you mean by credit? Briefly explain its need and the classification on several basis.
6. Briefly explain 4 R's and 3 C's of credit?
7. Briefly explain the Genesis of NABARD and its role in fulfilling the credit requirements of Agricultural sector in India.
8. Briefly explain the basic guidelines for preparation of Bankable project reports.
9. 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.
10. Briefly explain the meaning, Scope and significance of Agricultural Finance.

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