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GIET UNIVERSITY, GUNUPUR – 765022
B. Sc. (Ag.) (Third Semester) Examinations, February – 2023
AE-212 –Agricultural Finance and 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. The word credit is derived from _____ which means _____
- b. The ratio between non-equity capital to equity capital is called as _____
- c. AIRCSC was constituted under the chairmanship of _____
- d. NABARD was established under _____ five year plan.
- e. PACS has been organized based on _____ model.
- f. The rate at which central banks lend funds to commercialised banks is called as _____
- g. The 1st and 2nd spell of nationalisation were happened in the year _____ and _____ respectively.
- h. Loans given to agro based industry falls under _____ loan.
- i. The difference between total asset and total liability is called as _____
- j. PACS stands for _____

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

- a. Macro finance
- b. Liquidity
- c. discounting
- d. Amortisation
- e. Mortgage

Q3. Match the following institutions with their establishment years

(0.5 x 10 = 5 Marks)

Column – A		Column – B	
(a)	NABARD	(i)	1958
(b)	RRB	(ii)	1935
(c)	IDA	(iii)	1968
(d)	IFC	(iv)	1975
(e)	RBI	(v)	1982
(f)	ADB	(vi)	1963
(g)	KCC	(vii)	1960
(h)	AFC	(viii)	1956
(i)	NAFED	(ix)	1966
(j)	NCDC	(x)	1998

Q4. Write True or False against each statement

(0.5 x 10 = 5 Marks)

- a. In hypothecation, immovable property is kept as a type of security to the loan amount borrowed.
- b. Term loan are self-liquidating in nature
- c. Single window system was first adopted in Karnataka state.
- d. The year 2013 was celebrated as international year of co-operative.
- e. 'NABARD' is abbreviated as "National bank of agriculture and rural development".
- f. Primary Land development bank mainly provides long term loan.
- g. Fixed assets are difficult to convert into cash within a short period of time.
- h. LAMPS mainly operates in urban ares.
- i. Repayment period for medium term loan is within 6 -18 years.
- j. Bank rate can be altered by RBI.

PART – B

Attempt ANY FIVE questions. All question carries equal marks

(6 x 5 = 30 Marks)

5. Define co-operation. Describe the various principles of co-operation.
6. Define Agricultural finance. Describe in brief the scope and importance of Agricultural finance.
7. Briefly describe the various principles of 7P's of credit.
8. Mention the economic feasibility tests of credit along with their meaning. How repayment capacity under risk is estimated? Note down the possible measures to strengthen the risk bearing ability
9. Write short notes on (i) Co-operative credit structure (ii) Single window system
10. Briefly discuss various steps involved in sanctioning a loan.

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