

**PARUL UNIVERSITY**  
**COLLEGE OF AGRICULTURE**  
**B.Sc.(Hons.) Agriculture Winter 2022 - 23 Examination**

Semester: III

Subject Code: 20105202

Subject Name: Agricultural Finance and Cooperation

Date: 12/10/2022

Time: 10.30 am to 1.00 pm

Total Marks: 50

**Instructions**

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Make suitable assumptions wherever necessary.
4. Start new question on new page.

**Q.1 Do as Directed.****A. Fill in the blanks. (Each of 0.5 mark)****(05)**

1. \_\_\_\_\_ is the father of Economics.
2. Repayment period of medium term credit is \_\_\_\_\_ months.
3. \_\_\_\_\_ is obtaining control over the use of money at the present time in exchange for a promise to repay it at some future time.
4. \_\_\_\_\_ Credit is required by the farmer to meet his family expenses.
5. \_\_\_\_\_ deals with different sources of raising funds for agriculture as a whole in the economy
6. Full form of NCDC is \_\_\_\_\_.
7. \_\_\_\_\_ is the present RBI governor
8. In the first spell of nationalization, number of bank nationalized are \_\_\_\_\_
9. KCC scheme was designed by \_\_\_\_\_.
10. \_\_\_\_\_ is a summary of receipts and gains minus expenses and losses during a specific period. It is prepared for the entire farm for one agricultural year.

**B. Multiple choice type questions. (Each of 0.5 mark)****(10)**

1. \_\_\_\_\_ are meant for helping the farmers to overcome distress sales & market the produce in a better way.
 

a) Production Loans	c) Marketing Loans
b) Investment loans	d) Consumption loan
2. Head quarter of NABARD is at \_\_\_\_\_.
 

a) New Delhi	c) Kolkata
b) Mumbai	d) Chennai
3. In \_\_\_\_\_ farming the members retain ownership of their land but agree to follow a plan of cultivation laid down by society.
 

a) Co-operative tenant farming	c) Co-operative better farming
b) Co-operative collective farming	d) Co-operative joint farming
4. The National Agricultural Co-operative Marketing Federation was established in \_\_\_\_\_.
 

a) 1958	c) 1960
b) 1959	d) 1961
5. \_\_\_\_\_ is self - help made effective by organization.
 

a) Co-operation	c) Agril. Finance
b) Scale of finance	d) Credit
6. NDDB is located at \_\_\_\_\_.
 

a) Gandhinagar	c) Bharuch
b) Anand	d) Vadodara
7. GIC introduced the crop Insurance scheme in selected centre of Gujarat covering \_\_\_\_\_ variety of \_\_\_\_\_.
 

a) H4, Castor	c) H4, Cotton
b) H14, Cotton	d) H14, Castor
8. The current number of nationalized banks in India is \_\_\_\_\_.
 

a) 9	c) 14
b) 30	d) 12
9. Full form of AMUL is \_\_\_\_\_.
 

a) Anand Milk United Limited	c) Anand Milk United Limitation
b) Anand Milk Union Limitation	d) Anand Milk Union Limited

10. First spell of nationalization of commercial banks took place on

- a) 19<sup>th</sup> July, 1980  
 b) 19<sup>th</sup> July, 1969  
 c) 15<sup>th</sup> April, 1969  
 d) 15<sup>th</sup> April, 1980

11. In the second spell of nationalization, number of banks nationalized is \_\_\_\_\_.

- a) 14  
 b) 10  
 c) 6  
 d) 8

12. Financial year \_\_\_\_\_

- a) 1<sup>st</sup> May – 30<sup>th</sup> April  
 b) 1<sup>st</sup> Jan- 31<sup>st</sup> Dec  
 c) 1<sup>st</sup> June – 31<sup>st</sup> May  
 d) 1<sup>st</sup> April – 31<sup>st</sup> March

13. NABARD was established on the recommendations of \_\_\_\_\_.

- a) B. Ramnarayan Committee  
 b) B. Shivanarayan Committee  
 c) B. Sivaramman Committee  
 d) B. Ramramman Committee

14. Which of the following is not a higher financing agency?

- a) NABARD  
 b) RRB  
 c) RBI  
 d) IBRD

15. The current Finance Minister of India is \_\_\_\_\_.

- a) Shri Nirmala Sitharaman  
 b) Shri Ram Nath Kovind  
 c) Shri Arun Jaitley  
 d) Shri Droupadi Murmu

16. If the liabilities are more than the assets it is called \_\_\_\_\_.

- a) Net worth  
 b) Equity  
 c) Net worth statement  
 d) Net deficit

17. Which of the following is inversely related to repayment capacity of the farmer-borrower?

- a) Gross return  
 b) Family Business  
 c) Size of holding  
 d) Family expenses

18. Full form of IMF is \_\_\_\_\_.

- a) International Monetary Fund  
 b) International Monetary File  
 c) International Money Fund  
 d) International Monetary transaction Fund

19. Which of the following serves as refinancing agency?

- a) MARKFED  
 b) RBI  
 c) RRB  
 d) SBI

20. RRBs share capital is being subscribed by the central government, State government and sponsoring bank in the ratio of \_\_\_\_\_.

- a) 50:15:35  
 b) 15:25:60  
 c) 50:35:15  
 d) 25:25:50

**Q.2 Do as Directed.**

**A. Define the following. (Any five out of seven)**

**(05)**

1. Marketing credit
2. Crop insurance
3. Credit
4. Scale of Finance
5. Economics
6. Co- operation
7. Agricultural Finance

**B. Answer the following. (Any five out of seven)**

**(05)**

1. What is mortgage security?
2. Enlist the factors influencing the scale of finance
3. Enlist the function of RBI.
4. Enlist the causes of rural indebtedness.
5. Enlist the 5 C's of Agricultural Credit.
6. What is asset and Liabilities?
7. What is Cooperative farming?

**Q.3 Write short notes. (Any five out of six)**

**(10)**

1. Write down the short note on Agricultural finance.
2. Write down the short note on KCC (Kisan credit card).
3. Write down the short note on crop insurance scheme.
4. Write down the short note on 7 P's of Agricultural Credit.
5. Give difference between Micro finance and macro finance.
6. Give difference between self-liquidity credit and non-self-liquidity credit.

**Q.4 Long Questions/Example (Attempt any three out of four)**

**(15)**

1. Explain the difference between Agricultural financing and financing other sectors.
2. Write in detail about Income Statement.
3. Write in detail about NABARD.
4. Classification of agricultural credit (Institutional and Non-Institutional).