

PARUL UNIVERSITY
COLLEGE OF AGRICULTURE

B.Sc. (Hons.) Agriculture Winter 2023-24 Examination

Semester: III

Date: 30.11.2023

Subject Code: 20105202

Time: 10:30 am to 1:00 pm

Subject Name: Agricultural Finance and Cooperation

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.		CO	PO	Bloom's Taxonomy
A. Fill in the blanks. (Each of 0.5 mark)		(05)			
	1. _____ is the father of Economics.		2	1	L1
	2. Repayment period of long term credit is _____ years.		1	2	L1
	3. Asian Development Bank was established on _____.		6	2	L1
	4. _____ Credit is required by the farmer to meet his family expenses.		1	2	L1
	5. Full form of IBRD is _____.		1	1	L1
	6. _____ is the current Finance Minister of India.		1	1	L1
	7. _____ is the present RBI governor.		1	1	L1
	8. In the first spell of nationalization of banks, _____ numbers of banks were nationalized.		2	2	L1
	9. Kisan Credit Card scheme was designed by _____.		6	1	L1
	10. _____ loans obtained from pawn brokers by pledging movable properties such as jewellery.		1	2	L1
B. Multiple choice type questions. (Each of 0.5 mark)		(10)			
	1. Farmer owning up to 1 ha land is called _____.		5	8	L1
	a) Marginal farmer				
	c) Medium farmer				
	b) Small farmer				
	d) Large farmer				
	2. Head quarter of NABARD is located at _____.		2	1	L1
	a) New Delhi				
	c) Kolkata				
	b) Mumbai				
	d) Chennai				
	3. _____ are meant for helping the farmers to overcome distress sales & market the produce in a better way.		1	2	L1
	a) Production Loans				
	c) Marketing Loans				
	b) Investment loans				
	d) Consumption loan				
	4. Medium term loans are to be paid back within a period ranging from _____.		1	2	L1
	a) 6 to 18 months				
	c) 5 years to more than 20 years				
	b) 15 months to 5 years.				
	d) None of these				
	5. _____ is self - help made effective by organization.		4	1	L1
	a) Co-operation				
	c) Agricultural Finance				
	b) Scale of finance				
	d) Credit				
	6. The NABARD was established on _____.		6	1	L1
	a) 12th June 1983				
	c) 12 th June 1982				
	b) 12 th July 1983				
	d) 12 th July 1982				
	7. Second spell of nationalization of commercial banks took place on _____.		2	1	L1
	a) 19th July, 1980				
	c) 15th April, 1969				
	b) 19th July, 1969				
	d) 15th April, 1980				
	8. Which of the following is not a higher financing agency?		6	1	L1
	a) NABARD				
	c) RBI				
	b) RRB				
	d) ADB				

9. RRBs share capital is being subscribed by the Central government, State government and Sponsoring bank in the ratio of _____.		6	2	L2
a) 15:50:35	c) 35:15:50			
b) 35:15:50	d) 50:15:35			
10. If the liabilities are more than the assets, it is called _____.		3	8	L2
a) Net worth	c) Net worth statement			
b) Equity	d) Net deficit			
11. As of present, there are _____ nationalized banks in India.		6	1	L1
a) 14	c) 20			
b) 6	d) 12			
12. Financial year _____.		6	1	L1
a) 1 st May – 30 th April	c) 1 st June – 31 st May			
b) 1 st Jan- 31 st Dec	d) 1 st April – 31 st March			
13. _____ is the example of fixed resource.		4	8	L1
a) Rent of land	c) Permanent labour			
b) Irrigation charges	d) Casual labour			
14. _____ is the example of variable cost.		4	8	L1
a) Rent of land	c) Permanent labour			
b) Irrigation charges	d) Casual labour			
15. In economics, _____ means Creation of Utility.		1	1	L2
a) Production	c) Exchange			
b) Consumption	d) Distribution			
16. In economics, _____ means Destruction of Utility.		1	1	L2
a) Production	c) Exchange			
b) Consumption	d) Distribution			
17. NABARD was recommended by _____.		2	1	L1
a) CRAFTICART	c) R V Gupta Committee			
b) B. Mohanrav Committee	d) CRAFTICARD			
18. In PMFBY, Premium for kharif crops _____ % and for rabi crops _____ %.		4	3	L1
a) 1.5 % & 2 %	c) 1.5 % & 2.5 %			
b) 2 % & 2.5 %	d) 2 % & 1.5 %			
19. Which of the following serves as refinancing agency?		6	3	L1
a) Cooperative Bank	c) RRB			
b) NABARD	d) LDB			
20. PMFBY was launched by Prime Minister Shree. Narendra Modi on _____.		4	3	L1
a) 18 th February 2018	c) 18 th February 2016			
b) 16 th February 2016	d) 16 th February 2018			
Q.2 Do as Directed.				
A. Define the following. (Any five out of seven)	(05)			
1. Scale of Finance		3	8	L2
2. Fixed Cost		5	8	L2
3. Credit		1	1	L3
4. Agricultural finance		1	1	L3
5. Liabilities		3	8	L3
6. Co- operation		4	3	L2
7. Economics		1	1	L3
B. Answer the following. (Any five out of seven)	(05)			
1. Enlist the 3Rs of farm credit.		3	8	L2
2. Enlist the factors affecting the Scale of Finance.		3	8	L2
3. What is Self-liquidating loan?		1	2	L2
4. What is Mortgage loan?		1	2	L2
5. Enlist the 5 Cs of farm credit.		3	8	L2
6. What is investment loan?		3	2	L2
7. What is Income Statement?		3	8	L4
Q.3 Write short notes. (Any five out of six)	(10)			
1. Write down the short note on importance of Finance in Agricultural		1	1	L2
2. Write down the short note on KCC (Kisan credit card)		4	3	L3

	3. Write down the short note on NABARD.		6	2	L3
	4. Write down the short note on Asian Development Bank.		6	2	L2
	5. Write down the short note on Social Control and Nationalization of Banks		2	1	L2
	6. Write down the short note on PMFBY.		4	3	L3
Q.4	Long Questions/Example (Attempt any three out of four)	(15)			
	1. Explain the difference between Agricultural financing and financing other sectors.		1	6	L5
	2. Explain in detail about the balance sheet.		3	8	L4
	3. Explain the classification of Credit Institution in Agriculture (Institutional and Non- Institutional).		1	2	L2
	4. Explain the 7 Ps of farm credit.		3	8	L4