

PARUL UNIVERSITY
COLLEGE OF AGRICULTURE

B.Sc.(Hons.) Agriculture Winter 2018 - 19 Examination

Semester:3

Date: 23/10/2018

Subject Code:20105202

Time: 10:30am to 1:00pm

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.**A. Fill in the blanks. (Each of 0.5 marks)****(05)**

1. RBI was established on the recommendation of _____ commission.
2. Full form of NABARD is _____.
3. The present president of ABD is _____.
4. The present Governor of Reserve Bank of India (RBI) is _____.
5. The Motto of ADB is _____.
6. The founder of Self Employed Women's Association is _____.
7. Present president of world bank is _____.
8. _____ loans are handled by the Provincial Revenue Department.
9. _____ is the first country in the world to have a bank especially for women.
10. The first phase of nationalization was done in _____.

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

1. World bank was established in the year

a)1945	c)1944
b)1940	d)1935
2. The largest bank of India is

a)SBI	c)BOB
b)CBI	d)RBI
3. NABARD was established in the year

a)12 th July 1945	c)12 th June 1982
b)12 th July 1982	d)12 th June 1882
4. Headquarter of ABD is located at

a)China	c)Philippines
b)Japan	d)US
5. RBI was established in

a)1960	c)1982
b)1935	d)1945
6. The headquarter of World bank is located at

a)China	c)Philippines
b)Washington	d)Japan
7. Geographical area of India is about _____ mha.

a)327.74	c)330.74
b)325.74	d)328.74
8. Full form of GDP

a) Gross Domestic Produce	c) Growth Domestic Produce
b) Gross Domestic Product	d) Growth Domestic Product
9. _____ banks were nationalized in second phase of nationalization.

a)8	c)12
b)6	d)10
10. Amul is located at

a)Anand	c)Nadiad
b)Baroda	d)Vidhyanagar
11. Duration of Initial stage of cooperative movement

a) 1912-1918	c)1904-1911
b)1919-1929	d) 1930-1946

12. Which are the needs of world bank?
 a)Build capacity
 b)Create infrastructure
 c)Develop financial system
 d)All of Above
13. _____ sugar cooperative factories in India
 a) 325
 b) 324
 c) 330
 d) 329
14. Non-institutional source of credit is
 a) Money lenders
 b) RBI
 c) SBI
 d) ADB
15. Cooperative Banks work on which function
 a)No profit, no loss
 b)Profit maximization
 c) Cost minimization
 d) service provider
16. India has _____ scheduled commercial banks
 a) 80
 b) 81
 c) 28
 d) 24
17. _____ rural household are covered by cooperatives.
 a)21%
 b)70%
 c) 75%
 d)97%
18. Bhartiya Mahila Bank comes into existence in the year _____.
 a) 2012
 b)2013
 c)2015
 d)2011
19. Reserve Bank of India Nationalized in the year _____.
 a)1949
 b)1945
 c) 1935
 d)1940
20. India has total _____ nationalized banks.
 a)20
 b)19
 c)9
 d)14

Q.2 Do as Directed.

A. Define the following. (Any five)

(05)

1. Taccavi loans
2. Bank
3. Risk bearing ability
4. Credit
5. Co-operative society
6. Repayment capacity
7. Agricultural finance

B. Answer the following. (Any Five)

(05)

1. Enlist 7 P's of Credit analysis
2. Give the full form of IFFCO & KRIBHCO
3. Enlist the types of Agricultural credit
4. Write the objectives of nationalization of banks
5. Write requisites of good credit system
6. Enlist the problems of Agricultural credit
7. Write the name of author of the book named "Agricultural Finance in India: The Role of NABARD"

Q.3 Write short notes. (Any five)

(10)

1. Enlist and explain three R's of credit.
2. Goals of ADB
3. Enlist the types of risk and explain any one in detailed
4. Draw the structure of co-operative credit institutions in India
5. Describe the functions of RBI in detail
6. Write the causes for poor repayment capacity of Indian farmer

Q.4 Attempt any Three/Long Questions/Example

(15)

1. Describe the disadvantages of co-operative society
2. Difference between financing in agriculture sector and other sector
3. Explain 5 C's of credit in detail
4. Explain the areas in which co-operatives have significant contribution