

**PARUL UNIVERSITY**  
**COLLEGE OF AGRICULTURE**

**B.Sc. (Hons.) Agriculture Summer 2018 - 19 Examination**

Semester: 3

Date: 24/04/2019

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

1. The founder of Self Employed Women's Association is \_\_\_\_\_.
2. Full form of NABARD is \_\_\_\_\_.
3. The first phase of nationalization was done in \_\_\_\_\_ ipe \_\_\_\_\_.
4. The present Governor of Reserve Bank of India (RBI) is \_\_\_\_\_.
5. The Motto of ADB is \_\_\_\_\_.
6. RBI was established on the recommendation of \_\_\_\_\_ commission.
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 present president of ABD is \_\_\_\_\_.

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

1. RBI was established in
 

a) 1960	c) 1982
b) 1935	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 <sup>th</sup> July 1945	c) 12 <sup>th</sup> June 1982
b) 12 <sup>th</sup> July 1982	d) 12 <sup>th</sup> June 1882
4. Headquarter of ABD is located at
 

a) China	c) Philippines
b) Japan	d) US
5. World bank was established in the year
 

a) 1945	c) 1944
b) 1940	d) 1935
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) Vidhya nagar
11. Duration of Initial stage of cooperative movement
 

a) 1912-1918	c) 1904-1911
b) 1919-1929	d) 1930-1946
12. India has \_\_\_\_\_ scheduled commercial banks
 

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

**Q.2 Do as Directed.**

**A. Define the following. (Any five)**

**(05)**

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

**B. Answer the following. (Any Five)**

**(05)**

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

**Q.3 Write short notes. (Any five)**

**(10)**

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

**Q.4 Attempt any Three/Long Questions/Example**

**(15)**

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