



KERALA AGRICULTURAL UNIVERSITY
B.Sc. (Hons.) Ag. 2016 Admission
III Semester Final Examination-February-2018

Econ.2102

Agricultural Finance and Co-operation (1+1)

Marks: 50

Time: 2 hours

(10x1=10)

I Choose the Correct Answer

- 1 Which of the following is NOT a characteristics of farm financial decisions?
 - a Frequency & Imminence
 - b Importance & Revokability
 - c Alternatives availability
 - d Profit making
- 2 Formal agricultural credit system in India examined by
 - a Gadgil committee
 - b Bawa committee
 - c Nariman committee
 - d Narasimham committee
- 3 A secured loans advanced against jewellery and Utencils termed as
 - a Colleteral loans
 - b Chattel loans
 - c Personal loans
 - d Mortgage loans
- 4 RRBs sponsored by
 - a NABARD
 - b PACS
 - c RBI
 - d Scheduled commercial banks
- 5 Which of the following is not listed under discounted measures of project analysis?
 - a BCR
 - b IRR
 - c NPV
 - d Pay back period

Fill in the blanks

- 6 Present value of future money is known as-----
- 7 An expansion of NABARD is -----
- 8 -----is the ability of the farmer to clear off the loan within the stipulated time to the bank.
- 9 -----budgeting used to measure the impact of minor changes on returns of the enterprise
- 10 -----costs are technological externalities to the society due to presence of projects.

II Write Short notes on any FIVE of the following

(5x2=10)

- 1 Short term loan
- 2 Scale of finance
- 3 Net capital ratio
- 4 Profit and loss statement
- 5 Non institutional sources of credit
- 6 Micro finance
- 7 Principles of Cooperation

III Answer any FIVE of the following.

(5x4=20)

- 1 Nationalisation of commercial banks
- 2 PACCS
- 3 Risk bearing ability
- 4 Project cycle
- 5 Five "C's of Credit.
- 6 Partial budgeting and Enterprise budgeting
- 7 Repayment plan with suitable applications

IV Write an essay on any ONE of the following

(1x10=10)

- 1 Define and Classify loans or credit based on time and security with suitable example.
- 2 Balance sheet and its components along with ratios and its implications in farm planning.
