KERALA AGRICULTURAL UNIVERSITY
B.Sc (Hons.) Agriculture - 2008 Admission -- IIIrd Semester
Final Examination – January–February 2010

Title   : Econ 2102   Marks: 80
Course : Agricultural Finance   and Co-operation (1+1)   Time: 3 hours

I.   Match the following: (10 x 1 = 10)

1.	Find Raifferssen	a.	Sir Horace Plunkett
2.	Principle of democratic organization	b.	One-man-one-vote
3.	Better farming, better business and better living	c.	Frederick Nicholson
4.	Co-operation has failed, but must succeed	d.	State Bank of India
5.	Taccavi loans	e.	All India RCSC
6.	Distress Sales	f.	Indireet finance
7.	Crop loans	g.	Long term loans
8.	Land reclamation	h.	Government
9.	Loan to traders of agricultural Produce	i.	Marketing credit
10.	All India Rural Credit Survey Committee	j.	Unsecured loans

II.   Write short notes on ANY TEN of the following: (10 x 3 = 30)

1.   The two aspects of agricultural financial management.
2.   'Neither a borrower nor a lender be, for, borrowing blunts the edge of husbandry'
3.   Justification for consumption loans
4.   Mortgage
5.   Classification of loans based on liquidity
6.   The principle of self-help and mutual help.
7.   The principle of political and religious neutrality
8.   Social control on banks
9.   Service area approach
10.   Role of IBRD in agricultural finance
11.   The Crop Insurance Scheme now in operation in India
12.   The principle of payment

III.   Write short essays on ANY SIX of the following: (6 x 5 = 30)

1.   Non-institutional sources of agricultural finance
2.   Farmers' Service Society.
3.   Genesis and structure of RRBs.
4.   Functions of PCARDBs
5.   RBI and agricultural finance
6.   Lead Bank Scheme
7.   Institutional structure and functioning of short and medium term co-operative agricultural credit.
8.   Risk bearing ability

IV.   Write essay on ANY ONE: (1 x 10 = 10)

   1.   Write an essay on the different Ps of credit.

   2.   Explain co-operative principles and in the light of these principles attempt an assessment of the functioning of co-operative agricultural credit institutions in the country.