

KERALA AGRICULTURAL UNIVERSITY

B.Sc Hons (Ag) 2011 Admission

IIIrd Semester Final Examination- January /February -2013

Cat. No: Econ.2102

Title: Agriculture Finance and Co-operation (1+1)

Marks: 80

Time: 3 hours

I. A. Choose the best answer

(10x1 = 10)

1. Each for All and All for Each" is the main motto of
 - a. Commercial Banks
 - b. Co-operative Societies
 - c. Regional Rural Banks
 - d. All
2. Long term loans are provided by
 - a. PACBs
 - b. Land Development Banks
 - c. Central Cooperative Banks
 - d. All
3. The second phase of Nationalization of banks was done during
 - a. 1989
 - b. 1980
 - c. 1969
 - d. 1979
4. DRI Scheme was introduced by
 - a. Hazari Committee
 - b. Kabra Committee
 - c. Narasimham Committee
 - d. Bawa Committee
5. It is the major source of non - institutional credit
 - a. Friends
 - b. Traders
 - c. land lords
 - d. money lenders

B. Say True / False

6. Co-operative Societies Act was passed during 1912 for the first time in India
7. Regional Rural Banks came to existence based on the recommendations of Narasimham Committee
8. There are 30 nationalised banks in India.
9. NABARD is the apex institution and it provides loans to the farmers directly.
10. The basis for fixing scale of finance is cost of cultivation

II Write short notes on Any ten

(10 x 3 = 30)

1. Agricultural finance
2. Micro finance
3. Crop insurance
4. Medium term loan
5. Priority sector
6. Debt relief and Loan waiver in India
7. World bank
8. Direct finance
9. Kisan credit card
10. District Consultative Committee
11. LAMPS
12. PCARDB

III. Write short essay on Any six of the following

(6 x 5 = 30)

1. Importance of Agricultural credit in India
2. Role of Money lenders and commission agents in rural credit
3. Repayment Plans
4. Write the Procedure to process the crop loan application
5. Write the objectives, management and performance of RRBs
6. Classification of agricultural credit based on security and sources
7. Measures taken by banks for Financial inclusion
8. History of agricultural credit in India.

IV. Write essay on Any one

(1x 10 =10)

1. What are the institutional sources of finance for agriculture? Explain the role of commercial banks in rural credit.
2. Discuss in detail about cooperative credit in India