

Cat. No: Econ . 2102

Marks: 80.00

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

Time: 3 hours

**I Fill up the blanks**

(10 x 1=10)

1. Long term co-operative credit institutions are working under \_\_\_\_\_ tier system
2. 14 major commercial banks are nationalized in \_\_\_\_\_ year
3. RBI was established during \_\_\_\_\_
4. The Headquarters of NABARD is located at \_\_\_\_\_
5. RRBs were established based on the recommendation of \_\_\_\_\_

**State whether the following statements are "True" or "False"**

6. Differential Rate of Interest (DRI) was introduced on the recommendations of Dr.R.K.Hazari
7. Crop loan is considered as a short term loan
8. NABARD is a refinancing agency
9. Financing to construct a warehouse is the best example of direct loan
10. Nationalization of commercial banks was done to promote industrialization

**II Answer any ten questions**

(10 x 3=30)

1. Co-operation
2. Lead bank scheme
3. Taccavi loans
4. Credit rationing
5. DIR scheme
6. Thrift
7. Non-credit cooperatives
8. Compounding
9. Repayment capacity
10. Microfinance institutions
11. 7 Ps of credit
12. Crop insurance

**III Answer any Six questions**

(6 x 5=30)

1. Amortized repayment
2. Functions of Agricultural Finance Co-operation
3. 3 R's of credit

4. Classification of credit based on period and purpose
5. Role of Asian Development Bank
6. Progress and problems of land bank scheme and village adoption scheme
7. Self and Non-self liquidating loans
8. Weather insurance

**IV Write essay on Any ONE**

**(1 x 10=10)**

1. Explain the factors that lead to the nationalization of commercial banks with the objectives
2. Bring out the historical perspective of the development of the cooperative movement in India