KERALA AGRICULTURAL UNIVERSITY

B.Sc (Hons) Agriculture 2015 Admission
IIIrd Semester Final -Examination-February 2017

Cat. No: Econ.2102   Marks: 50
Title: Agricultural Finance and Co-operation(1+1)   Time : 2 hours

I. Fill in the blanks/True of False: (10 x 1=10)

1. One of the R's to assess credit worthiness of borrower is -------------- to investment.

2. The differential rate of interest scheme was introduced in the year --------------

3. LAMPS are credit societies operate in ---------------

4. There are -------------- nationalized banks in India.

5. -------------- committee suggested the setting up of Lead Banks in each district.

6. Loan given for dairy animal is production credit.

7. Cooperative credit societies Act was passed in the year 1912.

8. NABARD was established in the year 1995.

9. In PACB's producers are 'B' class members.

10. In Raiffeisen societies the liability is unlimited.

II. Write short notes/answers on ANY FIVE: (5x 2=10)

1. Classification of Agricultural credit based on period.

2. Kisan credit card.

3. Margin money.

4. Principles of co-operation.

5. Diminishing repayment plan.

6. FSS.

7. District Consultative Committee.

III Write answers on ANY FIVE: (5 x 4=20)

1. Define Agricultural Finance: Write the scope of Agricultural Finance is India.

2. What is crop loan? Write the procedure to sanction loans?

3. Role of RRBs in rural finance.

4. What is Multi Agency Approach in rural credit?

5. Discuss the features of various crop insurance schemes of India and methods of assessment of crop loss.

6. What are the measures taken to revive co-operative credit societies?

7. Discuss in detail about non institutional sources of Agricultural Finance.

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

1. Define Agricultural Credit. Discuss in detail the role of institutional sources of Agricultural Finance. What are the issues in Agricultural lending?

2. Discuss in detail the short term, medium term and long term Co-operative credit structure in India.

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