

KERALA AGRICULTURAL UNIVERSITY

B.Sc.Hons (Ag) 2014 Admission

IIIrd Semester Final Examination-February -2016

Cat. No: Econ .2102

Marks: 50.00

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

Time: 2 hours

I Fill up the blanks

(10 x 1=10)

1. Long term co-operative credit instructions 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 warehouses is the best example of direct loan
- ✓ 10. Nationalization of commercial banks was done to promote industrialization

Thumb
thes

II Answer any Five questions

(5 x 2=10)

- ✓ 1. Lead bank scheme
2. Taccavi loans
3. DIR scheme
4. Thrift
- ✓ 5. Microfinance institutions
- ✓ 6. 7 Ps of credit
- ✓ 7. Crop insurance

III Answer any Five questions

(5 x 4=20)

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. Self and Non-self liquidating loans
- ✓ 7. 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