



**KERALA AGRICULTURAL UNIVERSITY**  
**B.Sc. (Hons.) Ag. 2017 Admission**  
**III Semester Final Examination-January-2019**

Econ.2102

**Agricultural Finance and Co-operation (1+1)**

**Marks:50**  
**Time: 2 hours**

**I Fill in the blanks (10x1=10)**

- 1 NABARD head office is located at -----
- 2 Five Regional Rural Banks on pilot basis were set up on-----
- 3 Loans obtained by pledging immovable property are called ----- loans.
- 4 14 major commercial banks in India were nationalized during the year -----
- 5 -----lender of last resort.

**State True or False**

- 6 Social control measures failed and resulted into nationalization of banks.
- 7 The term 'Credit' is derived from the Greek word.
- 8 Investment loans are also called as seasonal agricultural operations loans.
- 9 The 1912 Act provided for the formation of all types of societies.
- 10 The present Governor of Reserve Bank of India is Urjit Patel.

**II Write Short notes on ANY FIVE of the following (5x2=10)**

- 1 Importance of agricultural finance in India.
- 2 Classification of credit, based on time.
- 3 Differentiate self and partial liquidating loans.
- 4 Amortized Decreasing Repayment Plan.
- 5 Objectives/role of RRBs in financing rural sector.
- 6 Crop insurance -its definition and schemes- calculation of indemnity/compensation.
- 7 Agriculture credit needs of Indian farmers.

**III Answer ANY FIVE of the following (5x4=20)**

- 1 5 C's of credit.
- 2 Objectives of social control and nationalization of commercial banks.
- 3 Functions of PACS.
- 4 Functions of World bank with respect to agricultural credit.
- 5 Salient features of Differential Interest Rate (DIR) scheme.
- 6 Structure of co-operative credit for short, medium and long term credit.
- 7 Various measures for strengthening the repayment capacity of farmers.

**IV Write an essay on ANY ONE of the following (1x10=10)**

- 1 7 Ps' of credit.
- 2 NABARD – Origin, objectives and functions.

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