



KERALA AGRICULTURAL UNIVERSITY
B. Sc. (Hons.) C & B 2016 Admission
IV Semester Final Examination- July-2018
Financing of agriculture and agri - business (1+1)

Bank.2205

Marks: 50
Time: 2 hours

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

- 1 NAIS was launched in the year
- 2 NABARD came into existence in the year
- 3 In which year the RBI introduced the concept of priority sector
- 4 Name the regulatory body of insurance sector.....

Define

- 5 Margin Money

Expand

- 6 RIDF
- 7 FITF
- 8 KYC
- 9 SARFAESI
- 10 WBCIS

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

- 1 Which are the three R's of credit?
- 2 What do you mean by production loan in agricultural finance?
- 3 Write any two examples for indirect finance in agriculture
- 4 When an asset becomes NPA?
- 5 Micro insurance
- 6 Crop insurance
- 7 Refinance

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

- 1 Write a note on 'Rashtriya Krishi Bima Yojana'
- 2 Distinguish between direct loans and indirect loans
- 3 What is mortgage? Which are the essential elements of mortgage?
- 4 Explain the objectives of the National Agricultural Insurance Scheme
- 5 Explain the meaning of crop loan and name any three agricultural activities requiring crop loan
- 6 Explain the limitations of crop insurance
- 7 Explain the causes for poor repayment capacity of the farmers

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

- 1 Explain the procedural formalities in the sanction of agricultural loans
- 2 Give a brief account on the origin and explain the functions of NABARD
