



KERALA AGRICULTURAL UNIVERSITY
B.Sc.(Hons.) C & B 2017 Admission
II Semester Final Examination- August-2018

Cmgt.1203

Co-operative Banking in India (2+1)

Marks: 50

Time: 2 hours

(10x1=10)

I Choose the correct answer

- 1 Among following Co-operative Banks, which is considered as the first Co-operative Bank in India?
(a) Greater Bombay Co-operative Bank Ltd (b) Abhyudaya Co-operative Bank Ltd
(c) Amanath Co-operative Bank Ltd (d) Anyonya Co-operative Bank
- 2 The primary function of a Central Co-operative bank is to.....
(a) mobilize the resource in the district for financing its members to the maximum extent possible
(b) to channelize the flow of funds from the state co-operative banks
(c) Both of these
(d) None of these
- 3 Primary (Urban) Co-operative Banks is required to classify an asset as non performing if the interest and /or instalment of principal remain overdue for a period of more than
(a) 90 days (b) 180 days (c) 360 days (d) 270 days
- 4 Interest Rate of Deposits of a Co-operative Credit Societies are fixed
(a) Registrar (b) Government (c) RBI (d) General Body
- 5 The Siva Raman Committee constituted to Review the Arrangements for Institutional Credit for Agriculture and Rural Development in 1981, recommended the establishment of.....
(a) NABARD (b) NCDC (c) NCUI (d) All of the above

State True or False

- 6 The National Federation of State Co-operative Banks Ltd. (NAFSCOB), was established on 19th May 1964.
- 7 National Co-operative Agriculture & Rural Development Banks Federation Ltd is the apex level organization of Agriculture & Rural Development Banks of the sector was set up in the year 1960.
- 8 The Land Bank Journal is one of the oldest publications of the NAFCARD in Agriculture & Rural Finance, which is published by the Federation on quarterly basis.
- 9 The head office of the NABARD is at Mumbai
- 10 NABARD came into existence on 12 July 1982 by transferring the agricultural credit functions of RBI and refinance functions of the then Agricultural Refinance and Development Corporation (ARDC).

II Write Short notes on ANY FIVE of the following

(5x2)

- 1 NCARDB Federation
- 2 Credit Facilities to Marketing Federations of NABARD.
- 3 Central Co-operative Banks.
- 4 Urban Co-operative Banks.
- 5 NAFCUB.
- 6 Primary Agricultural Credit Societies.
- 7 Land development banks.

III Answer ANY FIVE of the following

(5x4)

- 1 Genesis and organizational setup of NAFSCOB.
- 2 Genesis and vision of NABARD.
- 3 Distinguish between Co-operative banks and Commercial banks of India.
- 4 Role of Co-operative Banks in developing rural India.
- 5 Major achievements of the NAFCUB
- 6 Objectives of employee's credit societies.
- 7 Various sources of funds for a Co-operative credit society.

IV Write an essay on ANY ONE of the following

(1x10)

- 1 Structure of co-operative banks in India - Agriculture and Non-Agriculture
- 2 Sponsored farm and off-farm schemes of NABARD
