



KERALA AGRICULTURAL UNIVERSITY
B.Sc. (Hons.) C&B 2017 and previous admission
IV Semester Final Examination- July-2019

Bank.2205

Financing of agriculture and agri-business (1+1)

Marks: 50
Time: 2 hours

- I Fill in the blanks** **(10x1=10)**
- 1 Name the organization managing and operating RIDF.....
 - 2 Name the company which implemented the pilot WBCIS in India.....
 - 3 In which year the Kisan Credit Card scheme was introduced in India.....
- Define**
- 4 Default Risk.
 - 5 Margin Money.
- Expand**
- 6 NPA.
 - 7 NAIS.
 - 8 SARFAESI.
 - 9 CRAFICARD.
 - 10 IRDA.
- II Write short notes on ANY FIVE of the following** **(5x2=10)**
- 1 Two objectives of NABARD.
 - 2 Financial inclusion.
 - 3 Objective of Kisan Credit Card scheme.
 - 4 Origin of NABARD.
 - 5 Crop insurance.
 - 6 Equated Installment in the repayment of loans.
 - 7 Area Approach in agricultural insurance.
- III Answer ANY FIVE of the following** **(5x4=20)**
- 1 Five C's of credit.
 - 2 'Rashtriya Krishi Bina Yojana'.
 - 3 RIQF.
 - 4 Objectives of fixing scale of finance in crop loan.
 - 5 Meaning and importance of term loans in agriculture.
 - 6 Three R's of credit.
 - 7 Different types of loan repayment schedules.
- IV Write an essay on ANY ONE of the following** **(1x10=10)**
- 1 Define agricultural finance. Explain the classification of agriculture credit.
 - 2 Explain the origin and development of crop insurance scheme in India.
