



Econ.2102

KERALA AGRICULTURAL UNIVERSITY  
B.Sc. (Hons.) Ag.  
2015 & Previous Admission  
III Semester Re-examination-March-2018  
Agricultural Finance and Co-operation (1+1)

Marks: 50  
Time: 2 hours  
(10x1=10)

I **Fill in the blanks**

- 1 A loan which is completely absorbed in the production process.....
- 2 The headquarters of NABARD is located at .....
- 3 Taccavi loans were given during ..... period
- 4 Regional Rural Bank was established in .....
- 5 RBI Governor is .....

**Choose the correct answer**

- 6 Long term loans are given for a period of
  - a 5 years and above
  - b Less than one year
  - c 3 to 5 years
  - d 2 to 3 years
- 7 One of the 5 C's of credit, "Capacity" refers to
  - a Repayment capacity
  - b Entrepreneurial skills
  - c Capacity to read and write
  - d None of the above
- 8 Commercial banks were nationalized first in the year
  - a 1960
  - b 1969
  - c 1978
  - d 1982
- 9 Loan given for meeting ongoing agricultural operations
  - a Short term loan
  - b Medium term loan
  - c Long term loan
  - d Consumption loan
- 10 In amortised decreasing repayment plan .....remains the same over the entire loan
  - a Annual principal component
  - b Annual interest component
  - c Annual installment
  - d Interest rate

II **Write Short notes on any FIVE of the following**

(5x2=10)

- 1 PACS
- 2 Repayment capacity
- 3 Scale of finance
- 4 Farmers Service Society
- 5 Social control on banks
- 6 Self-liquidating loans
- 7 Collateral security

P T O

III Answer any FIVE of the following.

(5x4=20)

- 1 Multiagency approach in agricultural credit
- 2 Non institutional sources of agricultural credit
- 3 Seven Ps of credit
- 4 International monetary fund
- 5 Functions of NABARD
- 6 Lead Bank Scheme
- 7 Role of RRBs in rural financing

IV Write an essay on any ONE of the following

(1x10=10)

- 1 Discuss in detail the short term, medium term and long term Co-operative credit structure in India.
- 2 Explain the procedure to sanction loans? Discuss the different types of repayment plans.

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