Reg. No. \_\_\_\_\_\_\_\_\_\_\_\_\_

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**End Semester Examination – Nov / Dec – 2019**

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| **Code :** | **18AG2003** | **Duration :** | **3hrs** |
| **Sub. Name :** | **AGRICULTURAL FIANANCE AND COOPERATION** | **Max. Marks :** | **100** |

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| **Q. No.** | **Questions** | **Course Outcome** | **Marks** |
| **PART – A (20X1 = 20 MARKS)** | | | |
| 1. | Loans given for Drip irrigation is an example of \_\_\_\_\_\_\_\_\_\_ loan. | CO1 | 1 |
| 2. | Grand Union of Rural Co-operative Societies is the model developed by \_\_\_\_\_\_\_\_\_\_. | CO2 | 1 |
| 3. | \_\_\_\_\_\_\_\_ is the difference between sum of discounted benefit and sum of discounted cost. | CO1 | 1 |
| 4. | \_\_\_\_\_\_\_\_\_\_ is one kind of source of agricultural credit whose share is major among the non institutional sources of credit. | CO1 | 1 |
| 5. | \_\_\_\_\_\_\_\_\_\_ is the **rate** at which the **central bank** lends short-term money to the **banks** against securities. | CO1 | 1 |
| 6. | \_\_\_\_\_\_\_\_\_\_\_\_ is the statement that shows the assets and liabilities of farm business. | CO3 | 1 |
| 7. | As per RBI norms, commercial banks has to cover the priority sector lending for about 45%. State True / False. | CO1 | 1 |
| 8. | Co-operative Credit Societies which are meant for short term and medium term credit are working under \_\_\_\_\_\_\_\_\_\_ tier system. | CO2 | 1 |
| 9. | Solvency ratios indicate the \_\_\_\_\_\_\_\_\_\_ stability of the farm business (short term / long term). | CO3 | 1 |
| 10. | Ratio between total assets and total liabilities is termed as \_\_\_\_\_\_\_\_\_\_. | CO3 | 1 |
| 11. | What is meant by Self liquidating loan? | CO1 | 1 |
| 12. | State any two reasons for nationalization of banks. | CO1 | 1 |
| 13. | Expand : DIR and give the rate of interest. | CO1 | 1 |
| 14. | What is meant by CRR? | CO1 | 1 |
| 15. | What is meant by discounting? | CO1 | 1 |
| 16. | Scale of finance is fixed by \_\_\_\_\_\_\_\_\_\_. | CO2 | 1 |
| 17. | Increasing the number of loans per household is termed as \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Credit deepening / Creidt Widening). | CO1 | 1 |
| 18. | The Lender of last resort is \_\_\_\_\_\_\_\_\_\_. | CO1 | 1 |
| 19. | \_\_\_\_\_\_\_\_\_\_ is the rate at which RBI lends to commercial bank. | CO1 | 1 |
| 20. | NABARD was established based on the recommendations of \_\_\_\_\_\_\_\_\_\_\_ committee. | CO1 | 1 |

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| **PART – B (10 X 5 = 50 MARKS)**  **(Answer any 10 from the following)** | | | |
| 21. | Write any five Classification of credit ? | CO1 | 5 |
| 22. | Write 5 C’s of credit. | CO1 | 5 |
| 23. | Describe the role of Insurance and credit guarantee corporation of India. | CO1 | 5 |
| 24. | Write a short note on short term and medium term cooperative credit structure in India with flow diagram. | CO2 | 5 |
| 25. | Explain the role and activities of Lead Bank. | CO1 | 5 |
| 26. | How do you evaluate the credit proposals? | CO1 | 5 |
| 27. | Explain the role and functions of Regional Rural Banks. | CO1 | 5 |
| 28. | Write a short note on Microfinance programme in India. | CO1 | 5 |
| 29. | What is Income Statement? Describe the Income Statement with its components and advantages. | CO3 | 5 |
| 30. | What is meant by Social Control over banks and Nationalization? Give a brief note on how it happened. | CO1 | 5 |
| 31. | Write a short note on Causes of Rural indebtedness. | CO1 | 5 |
| 32. | Explain the role and functions of AFCs. | CO1 | 5 |

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| **PART – C (2 X 15 = 30 MARKS)**  **(Answer any 2 from the following)** | | | | |
| 33. | a. | Explain the importance and peculiarities of agricultural finance. | CO1 | 7 |
| b. | Explain the role and functions of PACBs. | CO2 | 8 |
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| 34. | a. | Explain 7P’s of credit. | CO1 | 5 |
| b. | Explain the sources of agricultural finance with its merits and demerits. | CO1 | 10 |
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| 35. | a. | Explain the various aspects to be considered in preparation of project Report. | CO1 | 10 |
| b. | Explain the principles of cooperation. | CO2 | 5 |