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Enrollment No.....



Faculty of Agriculture
End Sem Examination Dec 2024

AG3CO18 Agricultural Finance & Cooperation

Programme: B.Sc. (Hons.) Branch/Specialisation: Agriculture

Duration: 3 Hrs.

Maximum Marks: 50

Note: All questions are compulsory. Internal choices, if any, are indicated. Answers of Q.1 (MCQs) should be written in full instead of only a, b, c or d. Assume suitable data if necessary. Notations and symbols have their usual meaning.

		Marks	BL	PO	CO	PSO
Q.1	i. Identify in agricultural credit, what does 'Repayment' refer to: (a) Return (b) Collateral (c) Schedule (d) Interest	1	1	2	1	5
	ii. Identify which is NOT a classification of agricultural credit: (a) Consumer (b) Short-term (c) Medium-term (d) Long-term	1	1	2	1	5
	iii. Infer the term that refers to the specialized banks aimed at providing financial services in rural areas: (a) Commercial (b) Cooperative (c) RRB (d) Microfinance	1	2	2	2	3
	iv. Cite the term that describes system aimed at regulating and supervising commercial banks in the public interest: (a) Microfinance (b) Socio-control (c) Nationalization (d) Privatization	1	2	2	2	3
	v. Recognize the institution primarily aims to reduce poverty through development projects: (a) ADB (b) RBI (c) IMF (d) NABARD	1	2	1	3	6

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vi.	Identify, when did the Asian Development Bank was established: (a) 1966 (b) 1964 (c) 1976 (d) 1978	1	2	1	3	6
vii.	Identify for what S, in SWOT analysis stand for: (a) Service (b) Strength (c) Short-term (d) Society	1	3	4	4	4
viii.	Recognize, when did the cooperative movement in India begin: (a) 1900 (b) 1947 (c) 1912 (d) 1960	1	3	4	4	4
ix.	Recognize, when did the National Cooperative Union of India (NCUI) was established: (a) 1920 (b) 1935 (c) 1925 (d) 1929	1	3	4	5	4
x.	Identify, when ICA was established: (a) 1985 (b) 1975 (c) 1999 (d) 1969	1	3	4	5	4
Q.2	i. Explain the 4 R's of credit analysis.	1	1	2	1	5
	ii. Identify the need of agricultural credit.	2	1	2	1	5
	iii. Identify the 3C's of credit analysis and their relevance in lending decisions.	5	1	2	1	5
OR	iv. List the types of agricultural credit on the basis of time, purpose and approach.	5	1	2	1	5
Q.3	i. Recognize the scale of finance.	1	2	2	2	3
	ii. Interpret lead bank scheme.	3	2	2	2	3
	iii. Summarize the concept and advantages of nationalisation.	4	2	2	2	3
OR	iv. Describe the advantages and disadvantages of non-institutional sources of agricultural finance.	4	2	2	2	3
Q.4	i. Summarize the components of balance sheet.	2	2	1	3	6

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	ii.	Classify the goals and primary methods of achieving the goals of International Monetary Fund (IMF).	6	2	1	3	6
OR	iii.	Recognize the role of NABARD in agricultural credit and development.	6	2	1	3	6
Q.5	i.	Interpret the use of SWOT analysis.	2	3	4	4	4
	ii.	Interpret the meaning of cooperative society.	2	3	4	4	4
	iii.	Describe the external and internal attributes of SWOT analysis.	4	3	4	4	4
OR	iv.	Summarize the meaning and principles of cooperation.	4	3	4	4	4
Q.6		Attempt any two:					
	i.	Interpret the meaning and functions of marketing cooperative.	4	3	4	5	4
	ii.	Relate the objectives and roles of NAFED.	4	3	4	5	4
	iii.	Discover the functions of processing and farming cooperatives.	4	3	4	5	4

Marking Scheme
AG3CO18 - Agricultural Finance and Cooperation

Q.1	i)	(c) Schedule		1
	ii)	(a) Consumer		1
	iii)	(c) RRB		1
	iv)	(b) Socio-Control		1
	v)	(a) ADB		1
	vi)	(a) 1966		1
	vii)	(b) Strength		1
	viii)	(c) 1912		1
	ix)	(d) 1929		1
	x)	(a) 1985		1
Q.2	i.	4 R's of credit analysis.	(0.25 marks X 4 points each)	1
	ii.	Need of agricultural credit.	(0.5 marks X 4 points each)	2
	iii.	Identify the 3C's of credit analysis.	2 mark	5
		3C's relevance in lending decisions.	3 mark	
	OR iv.	Types of agricultural credit on the basis of time.	2 mark	5
		Types of agricultural credit on the basis of purpose.	2 mark	
		Types of agricultural credit on the basis of approach.	1 mark	
Q.3	i.	Meaning of Scale of Finance.		1
	ii.	Definition of Lead Bank Scheme.	1 mark	3
		Objective of Lead Bank Scheme.	1 mark	
		Role of Lead Bank Scheme.	1 mark	

OR	iii.	Concept of Nationalisation.	2 mark	4
		Advantages of Nationalisation.	2 mark	
	iv.	Advantages of non-institutional sources.	2 mark	4
		Disadvantages of non-institutional sources.	2 mark	
Q.4	i.	Major components of Balance Sheet.	(1 mark X 2 component)	2
	ii.	Goals of International Monetary Fund (IMF).	3 mark	6
		Primary methods of achieving the goals of International Monetary Fund (IMF).	3 mark	
	OR iii.	Role of NABARD in agricultural credit.	3 mark	6
		Role of NABARD in development.	3 mark	
Q.5	i.	Use of SWOT analysis.	(1 mark X 2 use)	2
	ii.	Meaning of cooperative society.	2 mark	2
	iii.	External attributes of SWOT analysis.	2 mark	4
		Internal attributes of SWOT analysis.	2 mark	
OR	iv.	Meaning of cooperation.	2 mark	4
		Principles of cooperation.	2 mark	
Q.6	i.	Meaning of marketing cooperative.	2 mark	4
		Functions of marketing cooperative.	2 mark	
	ii.	Objectives of NAFED.	2 mark	4
		Roles of NAFED.	2 mark	
	iii.	Functions of processing cooperatives.	2 mark	4
		Functions of farming cooperatives.	2 mark	