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

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vi.	Identify, when did the Asian Development Bank was established:	1	2	1	3	6
(a) 1966	(b) 1964					
(c) 1976	(d) 1978					
vii.	Identify for what S, in SWOT analysis stand for:	1	3	4	4	4
(a) Service	(b) Strength					
(c) Short-term	(d) Society					
viii.	Recognize, when did the cooperative movement in India begin:	1	3	4	4	4
(a) 1900	(b) 1947					
(c) 1912	(d) 1960					
ix.	Recognize, when did the National Cooperative Union of India (NCUI) was established:	1	3	4	5	4
(a) 1920	(b) 1935					
(c) 1925	(d) 1929					
x.	Identify, when ICA was established:	1	3	4	5	4
(a) 1985	(b) 1975					
(c) 1999	(d) 1969					
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	iii. Concept of Nationalisation. Advantages of Nationalisation.	2 mark 2 mark
	ii) (a) Consumer	1	OR iv. Advantages of non-institutional sources. Disadvantages of non-institutional sources.	2 mark 2 mark
	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.4 i. Major components of Balance Sheet. (1 mark X 2 component)	2
			ii. Goals of International Monetary Fund (IMF). Primary methods of achieving the goals of International Monetary Fund (IMF).	3 mark 3 mark
			OR iii. Role of NABARD in agricultural credit. Role of NABARD in development.	3 mark 3 mark
			Q.5 i. Use of SWOT analysis. ii. Meaning of cooperative society.	(1 mark X 2 use) 2 mark
			iii. External attributes of SWOT analysis. Internal attributes of SWOT analysis.	2 mark 2 mark
			OR iv. Meaning of cooperation. Principles of cooperation.	2 mark 2 mark
Q.2	i. 4 R's of credit analysis. (0.25 marks X 4 points each)	1	Q.6	
	ii. Need of agricultural credit. (0.5 marks X 4 points each)	2	i. Meaning of marketing cooperative. Functions of marketing cooperative.	2 mark 2 mark
	iii. Identify the 3C's of credit analysis. 3C's relevance in lending decisions.	2 mark 3 mark	ii. Objectives of NAFED. Roles of NAFED.	2 mark 2 mark
OR	iv. Types of agricultural credit on the basis of time. Types of agricultural credit on the basis of purpose. Types of agricultural credit on the basis of approach.	2 mark 2 mark 1 mark	iii. Functions of processing cooperatives. Functions of farming cooperatives.	2 mark 2 mark
Q.3	i. Meaning of Scale of Finance.	1		
	ii. Definition of Lead Bank Scheme. Objective of Lead Bank Scheme. Role of Lead Bank Scheme.	1 mark 1 mark 1 mark		