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BRAINWARE UNIVERSITY

Term End Examination 2024-2025

Programme – B.Sc.(Ag)-Hons-2022/B.Sc.(Ag)-Hons-2023

Course Name – Agricultural Finance and Cooperation

Course Code - CC-BAG373(T)

(Semester III)

Full Marks : 50

Time : 2:0 Hours

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

Group-A

(Multiple Choice Type Question)

1 x 20=20

1. Choose the correct alternative from the following :

(i) Which is the central bank of India?

- | | |
|-----------|--------|
| a) RBI | b) SBI |
| c) NABARD | d) RRB |

(ii) In which type of repayment, the repayment period ranges from 5 years to more than 20 years or even more?

- | | |
|---------------|----------------|
| a) Long term | b) Medium term |
| c) Short term | d) Mortgage |

(iii) What is the Repayment period of medium term loan?

- | | |
|----------------|----------------------|
| a) 6-18 months | b) 18 months-5 years |
| c) 5-20 years | d) 20 years |

(iv) Which type of loan repayment period varies from 18 months to 5 years?

- | | |
|---------------|----------------|
| a) Long term | b) Medium term |
| c) Short term | d) Mortgage |

(v) Which loans are being repaid within a period of 6 to 18 months?

- | | |
|---------------|----------------|
| a) Long term | b) Medium term |
| c) Short term | d) Term loan |

(vi) What is the temporary transfer of asset from one who has to other who has not called?

- | | |
|-----------|------------------|
| a) Credit | b) Assets |
| c) Equity | d) None of these |

(vii) What is Credit other wise called as?

- | | |
|------------|------------------|
| a) Assets | b) Loan |
| c) Lending | d) None of these |

(viii) What is the term used for the word credit which has been derived from Latin word which means I believe?

- | | |
|----------|---------|
| a) Credi | b) Cred |
|----------|---------|

- c) Credo d) None of these
- (ix) Which type of loans are also called as seasonal agricultural operations (SAO) loans or short term loans or crop loans?
- a) Consumption b) Production
c) Marketing d) Investment
- (x) Which of these are loans given for purchase of equipment the productivity of which is distributed over more than one year?
- a) Consumption b) Production
c) Marketing d) Investment
- (xi) Which of these loans are meant to help the farmers in overcoming the distress sales and to market the produce in a better way?
- a) Consumption b) Production
c) Marketing d) Investment
- (xii) Any loan advanced for some purpose other than production is broadly categorized as ?
- a) Consumption b) Production
c) Marketing d) Investment
- (xiii) Infer, Land development banks are the part of
- a) Commercial Bank b) Cooperative bank
c) RRB d) SBI
- (xiv) Show the correct answer, Asian Development bank (ADB) is located in
- a) India b) USA
c) Sri Lanka d) Philippines
- (xv) Show the correct answer, One man one vote is the principle of
- a) JSC b) cooperation
c) Individual business d) None of these
- (xvi) Show the correct answer, District credit plan is prepared by
- a) NABARD b) Lead bank
c) Cooperative bank d) Commercial bank
- (xvii) Infer, NABARD took over the function of
- a) ACD b) ARDC
c) RPCC d) All of above
- (xviii) Infer, Loans obtained from pawn brokers by pledging movable property is called as
- a) Term b) Production
c) Chattel d) All of these
- (xix) Infer, Under single window system cooperative marketing is under which tier structure
- a) One b) Two
c) Three d) Four
- (xx) Infer, Income statement is also called as
- a) Net worth statement b) Profit & loss statement
c) cash flow statement d) All of these

Group-B

(Short Answer Type Questions)

2.5 x
10=25

2. Explain the objectives of Regional Rural Bank. (2.5)
3. Explain the functions of Regional Rural Bank. (2.5)
4. Explain the objectives of NABARD. (2.5)
5. Recall the definition of credit. (2.5)
6. Analyze the concept of payback period measure of project appraisal. (2.5)
7. Recall the definition of investment loans. (2.5)
8. Build a short note on benefit cost ratio. (2.5)

9. Recall the definition of consumption loans.

10. Build a short note on Primary Agricultural Credit Society (PACS).

11. Analyze the concept of receipts and expenses.

OR

Analyze the concept of ranking by inspection measure of project worth.

Group-C

(Long Answer Type Questions)

5 x 1=5

12. Elaborate a short note on Lead Bank Scheme.

OR

Elaborate a short note on the objectives of NABARD.
