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BRAINWARE UNIVERSITY

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Brainware University
398, Ramkrishnapur Road, Barasat
Kolkata, West Bengal-700125

Term End Examination 2025-2026
Programme – B.Sc.(Ag)-Hons-2024
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) What is Long term Loan + medium terms loans called?

a) Investment loan b) Medium term
c) Short term d) Term loan

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

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

(vi) 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

(vii) 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

(viii) What is Credit other wise called as?

a) Assets b) Loan

c) Lending
d) None of these

(ix) 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

(x) 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

(xi) Show the correct answer, District credit plan is prepared by

a) NABARD
b) Lead bank
c) Cooperative bank
d) Commercial bank

(xii) Show the correct answer, what is the rate at which the banks borrow from RBI?

a) Bank rate
b) Reverse repo rate
c) Repo rate
d) CRR

(xiii) Show the correct answer, Crop insurance provides a means of

a) Reducing risk
b) lowering cost
c) increasing profit
d) increasing working capital

(xiv) Show the correct answer, The adjustment of gross income of farm business to its coefficient of variation in the project area is called

a) Risk bearing ability
b) Deflation
c) Inflation
d) Stagflation

(xv) Show the correct answer, Which of the following is inversely related with repayment capacity

a) Gross income
b) Size of holding
c) Family Expenses
d) All of these

(xvi) Show the correct answer, Apex cooperative credit institution in India for disbursing long term loan is

a) PLDB
b) APCOBARD
c) PACS
d) CLDB

(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

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Group-B

(Short Answer Type Questions) 2.5 x 10=25

2. Recall the definition of credit. (2.5)
3. What is the definition of short term loan? (2.5)
4. What is the definition of medium term loan? (2.5)

5. What is the definition of long term loan? (2.5)
6. Recall the definition of marketing loans. (2.5)
7. Build a short note on District Central Co-operative Banks (DCCBs). (2.5)
8. Build a short note on Large-Sized Adivasi Multi-Purpose Co-operative Societies (LAMPS). (2.5)
9. Explain the meaning of mortagage. (2.5)
10. Build a short note on Major functions of PACS under single window system. (2.5)
11. Build a short note on benefit cost ratio. (2.5)

OR

Build a short note on Primary Agricultural Credit Society (PACS). (2.5)

Group-C

(Long Answer Type Questions) 5 x 1=5

12. Elaborate a short note on the objectives of RRBs. (5)

OR

Elaborate a short note on functions of RBI. (5)

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