

Roll No.

Total No. of Pages : 02

Total No. of Questions : 09

B.Sc- Honours (Agriculture) (Sem.-3)
AGRICULTURAL FINANCE AND COOPERATION

Subject Code : BSAG-303-19

M.Code : 78658

Date of Examination : 16-12-2022

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. **SECTION-A is COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. **SECTION-B** contains **FIVE** questions carrying **FIVE** marks each and students have to attempt any **FOUR** questions.
3. **SECTION-C** contains **THREE** questions carrying **TEN** marks each and students have to attempt any **TWO** questions.

SECTION-A

1. **Write briefly :**
 - a) Income Statement
 - b) Cost of credit
 - c) Institutional v/s Non-institutional credit agencies
 - d) Self-help groups
 - e) Key loans v/s Open loans
 - f) Investment loans v/s Marketing loans
 - g) Types of Mortgages
 - h) Agril. Credit v/s Credit for Commerce and Industries
 - i) Characteristics of good Agricultural Credit
 - j) Single window system.

SECTION-B

2. Define 3 R of credit management and describe returns from the investment.
3. Explain the agricultural finance cooperation.
4. Define Balance Sheet. Mention its elements. How is the balance sheet useful in credit analysis?
5. Describe Lead Bank Scheme and Lead Development Bank.
6. Define commercial bank and describe nationalization of commercial banks.

SECTION-C

7.
 - a) Define RRBs and describe their objective, functions, capital, management and progress.
 - b) Define NABARD and describe their function, objective, organization and financial statement.
8.
 - a) Briefly discuss International Co-operative Alliance j(ICA) and National Cooperative Union of India (NCUI).
 - b) Discuss in detail five Cs of credit.
9. Discuss the causes for poor repayment capacity and measures to strengthen the repayment capacity.

NOTE : Disclosure of Identity by writing Mobile No. or Making of passing request on any page of Answer Sheet will lead to UMC against the Student.