

B.Sc. (Ag.) Honours Semester-III Examination, 2016
Course No.: AEC-211
(Agricultural Finance and Cooperation)

Signature of Centre Superintendent

Roll No.: (in figure) _____ (in words) _____

Student Index No. _____ Regn. No. _____ of _____

Time: Two Hours

Full Marks: 40

Questions are of value as indicated in the margin

Part-I
(Objective and Short Answer Type)
(Use only ball point pen)

Time: 20 minutes

Full Marks: 10

Note: 1. Answer in question paper itself.

2. Striking, rewriting or overwriting are not allowed in the objective type questions.

1. State True (T) or False (F) in respect the following statements (any six): **0.5×4=2.5**

i. Self-liquidating loan must be repaid within 2 years.

ii. A farm asset is what a farmer owes.

iii. An example for security under Chattel loans in agril. produce.

iv. Cash inflow is not a component of Balance Sheet.

v. Repayment capacity of the farmer mainly depends upon family size.

2. Fill up the blanks with most appropriate words: **0.5×5=2.5**

i) Equity can be worked out by _____.

ii) A rupee today is worth more than a rupee in future due to its _____.

iii) _____ property can be pledged for simple mortgage.

iv) Tractor is kept under the control of borrower in case of _____ loan.

3. Tick (✓) the correct alternatives : **0.5×10=5.0**

i) The positive figure of revenue at BEP Indicates

(a) Shock absorbing capacity (b) Fluctuation in returns (c) Unforeseen eventuality

(d) None of these

ii) Credit can be broadly classified into

(a) 2 ways (b) 3 ways (c) 4 ways (d) None of these

iii) Taccavi loan is provided by

(a) RRB (b) Commercial Bank (c) Government (d) None of these

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iv) Time deposit is

(a) Money in circulation (b) Near Money (c) Both a and b (d) None of these

v) Investment appraisal is necessary for

(a) Productive loan (b) Unproductive loan (c) Both a and b (d) None of these

4. Expand the following:

0.5×5=2.5

i) PACS -

ii) RRB -

iii) AFC -

iv) IBRD -

v) IMF -

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Semester-III
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Part - II
(Descriptive Type)

Time: 100 Minutes

Full Marks: 30

Questions are of value or as indicated in the margin

Answer any four questions from the following: 7.5×4=30

5. What do you mean by time value of money? Discuss in brief the future value of present money and present value of future money. 2.5+2.5+2.5=7.5
6. What are three R's of credit? Enumerate the returns from investment with the help of hypothetical data. 2.5+5=7.5
7. What balance sheet? How balance sheet is different from income statement? What are the precautions required for preparation of balance sheet of a business farm? 2.5+2.5+2.5=7.5
8. Discuss the evolution, objectives and functions of NABARD. 2.5+2.5+2.5=7.5
9. What do you mean by cooperative finance? Discuss in brief the three-tier system of cooperative credit organization. 2+5.5=7.5
9. Write short notes on the following (*any three*) : 2.5×3=7.5
 - i) Advantages of cash flow budget
 - ii) Amortised decreasing rpayment plan
 - iii) Principle of productivity
 - iv) Advantage of crop insurance
 - v) World bank

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