

MAHARASHTRA AGRICULTURAL UNIVERSITIES EXAMINATION BOARD, PUNE
SEMESTER END THEORY EXAMINATION

B.Sc.(Hons.) Agriculture

Semester	: IV (New)	Term	: Second	Academic Year	: 2021-22
Course No.	: ECON 242	Title	: Agriculture Finance and Cooperation		
Credits	: 3 (2+1)				
Day & Date	: Monday, 12.09.2022	Time	: 14:00 to 17:00 hrs	Total Marks	: 80

- Note :**
1. Solve ANY EIGHT questions from SECTION 'A'.
 2. All questions from SECTION 'B' are compulsory.
 3. All questions carry equal marks.
 4. Draw neat diagram wherever necessary.

SECTION 'A'

- Q.1 Define Agricultural Finance. Give its importance.
- Q.2 Define Credit. Give in detail the classification of agricultural credit.
- Q.3 Enlist the various repayment plans of agricultural credit and explain Amortized Repayment Plan.
- Q.4 Enlist institutional sources of agricultural credit and give the functions of NABARD.
- Q.5 Enlist the role of RBI in the sphere of agricultural credit and explain the role of provision of finance.
- Q.6 Describe in short the causes of poor repayment capacity of the Indian farmers and give measures to strengthen the repayment capacity.
- Q.7 Describe in detail co-operative credit structure in India.
- Q.8 Explain in brief the principles of farm finance.
- Q.9 Describe characteristic features of Regional Rural Banks.
- Q.10 Write short notes on (Any Two):
- a) IMF b) Advantages of Crop Insurance Scheme c) Functions of MFAL

SECTION 'B'

- Q.11 Give the full form of the following:
- | | | | |
|----------|-----------|-----------|---------------|
| 1) DICGC | 2) ARDC | 3) IBRD | 4) CRAFTICARD |
| 5) DLTC | 6) AIRCSC | 7) TRYSEM | 8) NPA |
- Q.12 Fill in the blanks:
- 1) Money lender comes under _____ agency.
 - 2) First Co-operative Societies Act was passed in the year _____.
 - 3) The word 'Credit' came from the Latin word _____.
 - 4) The _____ finance pertains to financing agriculture in aggregate.
 - 5) _____ income is used for calculating the risk bearing ability of the farmer.
 - 6) Based on the value of the receipts, financial institutes advances loans to the extent of _____ per cent on the value of produce.
 - 7) A farmer borrower is called as _____, when he/she fails to repay the loan due to crop failure caused by natural calamities.
 - 8) The concept of _____ helps its members to identify and use opportunities for his/her empowerment both in private and public life.

