MAHARASHTRA AGRICULTURAL UNIVERSITIES EXAMINATION BOARD, PUNE

SEMESTER END THEORY EXAMINATION

B.Sc.(Hons.) Agriculture

[Fifth Deans' Committee Recommended Syllabus]

Semester	: **IV**	Term	: **Second**	Academic Year	: **2024-25**
Course No.	: **ECON 242**	Title	: **Agriculture Finance and Cooperation**		
Credits	: **3(2+1)**				
Day & Date	: **Friday, 11.04.2025**	Time	: **9:00 to 12:00 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 a) List out different principles of Co-operation. Explain any two principles in short.

b) Write in short about Co-operative credit structure in India (Agriculture credit).

Q.2 a) Explain in brief the functions and management of NABARD.

b) Write in short about Co-operative movement in pre-independence period in India.

Q.3 a) Explain the classification of credit on the basis of time of repayment and security.

b) State and explain 5 'Cs' of credit.

Q.4 a) Enlist different types of risk in Agriculture and give the causes for poor repayment capacity of Indian farmers.

b) Give the measures to strengthen risk bearing ability of farmers.

Q.5 Explain in detail stepwise procedure of processing of loan application of a farmer borrower.

Q.6 a) Define Scale of finance. Give the salient features of the crop loan system.

b) Enlist different principles of farm finance. Explain in detail any two of them.

Q.7 a) Enlist different types of loan repayment plans. Write in detail about amortized even repayment plan.

b) Explain the scope and importance of Agricultural finance.

Q.8 a) Enlist different schemes for financing weaker section. Explain in detail any one scheme.

b) Enlist different Higher Financing Agencies. Explain any one in detail.

Q.9 a) Write in short the features of Comprehensive Crop Insurance Scheme.

b) Explain the function, management and capital structure of Regional Rural Bank.

Q.10 Write short notes on (Any Two):

a) Kisan Credit Card (KCC)

b) Sources of Agricultural credit

c) Self Help Groups (SHGs)

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SECTION 'B'

Q.11 Fill in the blanks:

1) Scale of finance is fixed for each district by a committee, is known as _____.
2) On pilot basis in 1973, the GIC introduced the Crop Insurance Scheme in selected centers of Gujarat covering only H4 variety of _____ crop.
3) _____ loan is called as self liquidating loan.
4) The Regional Rural Bank (RRB) was established by the government on _____.
5) Government is a source of _____ finance.
6) Under _____ repayment plan, annual installment remains same; whereas under _____ repayment plan principal component remains constant over the entire repayment period.
7) After first nationalization in the year 1969, the six more banks in the private sector were nationalized on _____.
8) _____ mortgage is followed in case of ancestral property and _____ mortgage in respect of self-acquired property.

Q.12 Match the pairs:

'A'	'B'
1) IBRD	a) Automatic Weather Station (AWS)
2) Chattel Loan	b) Unproductive loan
3) DIR Loans	c) Pawn-brokers
4) Consumption Loan	d) Immovable property
5) Macro finances	e) World Bank
6) Mortgage	f) Individual farm business finances
7) Weather insurance	g) Loan to weaker section @ 4% interest rate
8) Micro finances	h) Aggregate finances

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