

2023

**AGS 3rd Semester Examination**

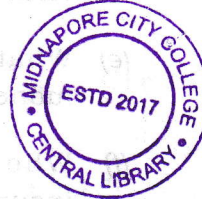
**B.Sc. Hons. in Agriculture**

**Agricultural Finance and Cooperation**

PAPER — AGS-303

Full Marks : 50

Time : 2 hours



*The figures in the right-hand margin indicate marks.*

*Candidates are required to give their answers in their own words as far as practicable.*

*Illustrate the answers wherever necessary.*

Answer from **all** the Groups as directed.

**GROUP—A**

1. Answer any **five** questions from the following : 2×5=10

✓(1) What are the principles of farm finance?

( 2 )

(b) Write down the year of establishment and its headquarters.

(i) NABARD

(ii) RBI

(c) What is consumption loan?

(d) Distinguish between long-term and short-term loan.

(e) What are the malpractices practiced by money lenders?

(f) Who introduced comprehensive crop insurance scheme and in which year?

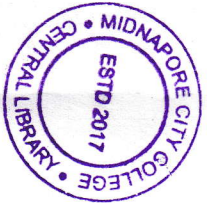
(g) Agricultural Finance Co-operation was promoted by whom? It was incorporated on 10th April, 1998 under which Act?

(h) What are the secondary principles of co-operation?

**GROUP—B**

2. Answer any four questions from the following :  
5×4=20

(a) Write a note on classification of credit based on purpose and security.



( 3 )

(b) What are factors that lead to agricultural indebtedness?

(c) What are the 5 C's of credit?

(d) Define various types of farm budgeting.

(e) Write short notes on the following :

(i) Single Window System

(ii) Co-operative Agricultural Credit Organization

(a) What suggestions can you put forth to a farmer to improve his/her indebtedness?

**GROUP—C**

3. Answer any two questions from the following :  
10×2=20

(a) What is agricultural finance? Write down its significance and importance.

(b) Define Co-operation. Write down the principles of Co-operation.

( 4 )

✓(c) What is farm credit? Explain 7 P's of farm credit.

(d) Differentiate between agricultural credit and credits for commerce and industries.

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