I

Fill in the Blanks

1. Apex refinancing agency for agricultural credit in India
2. ‘Credit’ comes from the word
3. Loans advanced to weaker sections of the community are called
4. ___________ implies the availability of money with the farmer-borrower.
5. ___________ principle among 7 Ps of credit is concerned with safety measures like insurance coverage

Choose the Correct Answer

6. Short term loans are given for a period of
   a. 5 years and above
   b. Less than one year
   c. 3 to 5 years
   d. 1 to 2 years
7. Commercial banks were nationalized first in the year
   a. 1960
   b. 1982
   c. 1978
   d. 1969
8. Comprehensive Crop insurance Scheme was introduced in
   a. 1995
   b. 1975
   c. 1965
   d. 1982
9. Tractor loan is
   a. Short term loan
   b. Medium term loan
   c. Long term loan
   d. Consumption loan
10. In amortised even repayment plan ___________ remains the same over the entire loan period
    a. Annual principal component
    b. Annual interest component
    c. Annual installment
    d. Interest rate

II

Write Short notes on any FIVE of the following

1. Rural indebtedness
2. Micro finance institutions
3. 5 C’s of credit
4. Service area approach
5. Indigenous bankers
6. Kissan credit card
7. DIF scheme

III

Answer any FIVE of the following.

1. Classification of agricultural credit
2. Principles of Co-operation
3. Type of repayment plans
4. Social control and nationalization of commercial banks
5. Structure and functions of RRB
6. Farmers Service Society
7. Role of NABARD in Agricultural financing

IV

Write an essay on any ONE of the following

1. Define Cooperation. Explain the history of Cooperative movement in India.
2. Explain the Crop insurance schemes in India