

Roll No. ....

Question Booklet Number

O. M. R. Serial No.

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## M. Sc. (Ag.) Agricultural Economics (Third Semester)

### EXAMINATION, 2021-22

#### AGRICULTURAL FINANCE AND PROJECT MANAGEMENT

Paper Code				
AGECON	5	0	0	9

Questions Booklet  
Series

**D**

Time : 1:30 Hours ]

[ Maximum Marks : 100

#### Instructions to the Examinee :

1. Do not open the booklet unless you are asked to do so.
2. The booklet contains 60 questions. Examinee is required to answer any 50 questions in the OMR Answer-Sheet provided and not in the question booklet. If more than 50 questions are attempted by student, then the first attempted 50 questions will be considered for evaluation. All questions carry equal marks.
3. Examine the Booklet and the OMR Answer-Sheet very carefully before you proceed. Faulty question booklet due to missing or duplicate pages/questions or having any other discrepancy should be got immediately replaced.

#### परीक्षार्थियों के लिए निर्देश :

1. प्रश्न-पुस्तिका को तब तक न खोलें जब तक आपसे कहा न जाए।
2. प्रश्न-पुस्तिका में 60 प्रश्न हैं। परीक्षार्थी को किन्हीं 50 प्रश्नों को केवल दी गई OMR आन्सर-शीट पर ही हल करना है, प्रश्न-पुस्तिका पर नहीं। यदि छात्र द्वारा 50 से अधिक प्रश्नों को हल किया जाता है तो प्रारम्भिक हल किये हुए 50 उत्तरों को ही मूल्यांकन हेतु सम्मिलित किया जाएगा। सभी प्रश्नों के अंक समान हैं।
3. प्रश्नों के उत्तर अंकित करने से पूर्व प्रश्न-पुस्तिका तथा OMR आन्सर-शीट को सावधानीपूर्वक देख लें। दोषपूर्ण प्रश्न-पुस्तिका जिसमें कुछ भाग छपने से छूट गए हों या प्रश्न एक से अधिक बार छप गए हों या उसमें किसी अन्य प्रकार की कमी हो, तो उसे तुरन्त बदल लें।

(Remaining instructions on the last page)

(शेष निर्देश अन्तिम पृष्ठ पर)

***(Only for Rough Work)***

1. Which of the following is the third 'C' of credit ?
  - (A) Character
  - (B) Condition
  - (C) Capacity
  - (D) Capital
2. Which of the following is not a 'P' of credit analysis ?
  - (A) Person
  - (B) Productivity
  - (C) Phased disbursement
  - (D) Policy of producer
3. Which of the following is/are the components of balance sheet ?
  - (A) Equity
  - (B) Assets
  - (C) Liabilities
  - (D) All of the above
4. Things which are owned by farmer is called as :
  - (A) Assets
  - (B) Equity
  - (C) Liabilities
  - (D) All of the above
5. Which of the following is/are the type(s) of Assets ?
  - (A) Current
  - (B) Intermediate/working
  - (C) Long-term
  - (D) All of the above
6. Income statement is also called as :
  - (A) Profit and loss statement
  - (B) Net worth statement
  - (C) Cash flow statement
  - (D) All of the above
7. Balance sheet is also known as :
  - (A) Net worth statement
  - (B) Flow of fund statement
  - (C) Cash flow statement
  - (D) Income statement
8. A term which has the same meaning as owner's equity is :
  - (A) Net farm income
  - (B) Net worth
  - (C) Total assets value
  - (D) Total liabilities

9. The term financial statement refers to :
- (A) Balance Sheet
  - (B) Income Statement
  - (C) Cash Flow Statement
  - (D) All of the above
10. Current ratio is a :
- (A) Short-term solvency ratio
  - (B) Long-term solvency ratio
  - (C) Profitability ratio
  - (D) Turnover ratio
11. Fixed Assets ratio is a :
- (A) Short-term solvency ratio
  - (B) Long-term solvency ratio
  - (C) Turnover ratio
  - (D) Profitability ratio
12. National Agricultural Insurance Scheme came into existence in ..... .
- (A) 1979
  - (B) 1985
  - (C) 1989
  - (D) 1988
13. .... =  $\frac{\text{Total Current Assets}}{\text{Total Current Liabilities}}$ .
- (A) Net capital ratio
  - (B) Intermediate ratio
  - (C) Gross ratio
  - (D) Current ratio
14. The full form of PERT is .....
- (A) Program Evaluation and Rate Technology
  - (B) Program Evaluation and Robot Technique
  - (C) Program Evaluation and Robot Technology
  - (D) Program Evaluation and Review Technique
15. The full form of CPM is ..... .
- (A) Critical Path Method
  - (B) Control Path Method
  - (C) Critical Plan Management
  - (D) Control Path Management

16. Credit is otherwise called as :
- (A) Loan
  - (B) Assets
  - (C) Lending
  - (D) None of the above
17. Government is a/an ..... source of credit.
- (A) Institutional
  - (B) Non-institutional
  - (C) Both (A) and (B)
  - (D) None of the above
18. In India, Institutional credit is provided through :
- (A) Moneylenders
  - (B) Landlords
  - (C) Commercial banks
  - (D) Traders and commission agents
19. Which of the following is considered as a priority sector for financing by banks ?
- (A) Services
  - (B) Industries
  - (C) Trade
  - (D) Agriculture
20. Loans from moneylenders are :
- (A) High interest rate
  - (B) No proper accounting
  - (C) No transparency
  - (D) All of the above
21. The non-institutional source of credit :
- (A) Landlords
  - (B) Moneylenders
  - (C) Traders and Commission agents
  - (D) All of the above
22. Micro finance refers to financial management of the individual farm business unit :
- (A) Macro
  - (B) Micro
  - (C) Farm
  - (D) Agricultural
23. Loans used for purchase of seeds, fertilizers and pesticides is known as :
- (A) Short-term loan
  - (B) Medium term loan
  - (C) Long-term loan
  - (D) None of the above

24. Repayment period of medium term loan varies from :
- (A) 6–18 months
  - (B) 18 months–5 years
  - (C) 5–20 years
  - (D) None of the above
25. Time duration of long-term agricultural credit is :
- (A) 2–3 years
  - (B) 2–5 years
  - (C) 5–10 years
  - (D) 5–20 years
26. Regional Rural Banks were established to provide finance to :
- (A) Small and marginal farmers
  - (B) Medium farmers
  - (C) Large farmers
  - (D) All of the above
27. The co-operative banks provide short-term and medium term loans through :
- (A) RRBs
  - (B) Land Development Banks
  - (C) Commercial Banks
  - (D) Primary Agricultural Credit Societies
28. Taccavi is :
- (A) A crop loan
  - (B) Government loan
  - (C) LDB loan
  - (D) None of the above
29. Direct finance in agricultural sector for purchasing pumpsets, tractors and other agricultural machinery etc. is provided through :
- (A) Moneylenders
  - (B) Co-operative Banks
  - (C) RRBs
  - (D) Commercial Banks
30. In crop loan scheme, the scale of finance is fixed taking into consideration .....
- (A) Fixed cost
  - (B) Variable cost
  - (C) Opportunity cost
  - (D) Total cost

31. According to which committee's recommendation RRB was established ?
- (A) Narsimham
  - (B) Nariman
  - (C) V. N. Rao
  - (D) None of the above
32. Established year of the RRB is :
- (A) 1918
  - (B) 1972
  - (C) 1975
  - (D) 1982
33. RRB share capital is being subscribed by the Central Government, State Government and sponsoring bank in the ratio of :
- (A) 50 : 25 : 25
  - (B) 50 : 35 : 15
  - (C) 50 : 15 : 35
  - (D) 50 : 30 : 20
34. NABARD was established in :
- (A) 1975
  - (B) 1982
  - (C) 1990
  - (D) 1991
35. The full form of NABARD is :
- (A) National Bank for Rural Finance
  - (B) National Bank for Agriculture and Rural Development
  - (C) New Area for Agricultural Bank and Rural Development
  - (D) None of the above
36. Which is the apex banking institution for providing finance for agriculture and rural development in India ?
- (A) RBI
  - (B) SBI
  - (C) IBRD
  - (D) NABARD
37. NABARD provides finance through :
- (A) Moneylenders and landlords
  - (B) Large entrepreneurs
  - (C) Direct finance to farmers
  - (D) Co-operatives Banks, Commercial Banks and RRBs

38. Which of the following committees recommended NABARD ?
- (A) AIRCSC
  - (B) AIRCRC
  - (C) CRAFTICARD
  - (D) RBEC
39. District credit plan is prepared by ..... .
- (A) Co-operative Bank
  - (B) NABARD
  - (C) Lead Bank
  - (D) Commercial Bank
40. The lead bank scheme was introduced by RBI in the year :
- (A) 1959
  - (B) 1969
  - (C) 1979
  - (D) None of the above
41. Lead bank is a/an :
- (A) Co-Operative Bank
  - (B) Insurance Bank
  - (C) Commercial Bank
  - (D) None Credit Society
42. Co-operative Credit Societies were established to provide :
- (A) Rural credit at a higher cost
  - (B) Urban credit at a lowest cost
  - (C) Rural credit at a lowest cost
  - (D) Urban credit at a higher cost
43. DIR scheme came into existence in the year ..... .
- (A) 1980
  - (B) 1975
  - (C) 1965
  - (D) 1970
44. ARDC stands for :
- (A) Agriculture Refinance and Development Corporation
  - (B) Agriculture Research and Development Commission
  - (C) Agriculture Research and Development Corporation
  - (D) None of the above



45. An apex co-operative bank is located at :  
(A) Village  
(B) District  
(C) State  
(D) Mandal
46. In the first spell of nationalization, number of banks nationalized is :  
(A) 4  
(B) 14  
(C) 6  
(D) 16
47. 14 commercial banks nationalized in the year :  
(A) 1965  
(B) 1967  
(C) 1969  
(D) 1972
48. Which of the following is a self-liquidating loan ?  
(A) Crop loan  
(B) Medium term loan  
(C) Long-term loan  
(D) All of the above
49. RBI was nationalized in :  
(A) 1935  
(B) 1945  
(C) 1949  
(D) 1951
50. The Central Bank of India is :  
(A) SBI  
(B) RBI  
(C) RRB  
(D) Bank of Baroda
51. What is full form of 'SHG' ?  
(A) Self Honest Group  
(B) Secure Help Group  
(C) Self Help Group  
(D) Selected Help Group
52. The present Governor of RBI is :  
(A) Urjit Patel  
(B) Bimal Jalan  
(C) Raghuram Rajan  
(D) Shakti Kanta Das

53. Which bank performs the duties of Central Bank of India ?
- (A) SBI  
(B) RBI  
(C) NABARD  
(D) RRB
54. The Co-operative Credit Societies Act was passed in :
- (A) 1901  
(B) 1904  
(C) 1905  
(D) 1912
55. The main objective of land development bank is :
- (A) To provide long-term credit to farmers  
(B) To provide short-term credit to farmers  
(C) To provide medium term credit to farmers  
(D) All of the above
56. World Bank is officially known as :
- (A) ADB  
(B) IBRD  
(C) ACD  
(D) ARDC
57. Land development banks are the part of :
- (A) RRB  
(B) SBI  
(C) Co-operative Bank  
(D) Commercial Bank
58. When did the Government present Kisan Credit Card Scheme ?
- (A) November 1993  
(B) July 1992  
(C) April 1994  
(D) August 1998
59. Which of the following is second 'R' of credit ?
- (A) Returns  
(B) Risk bearing ability  
(C) Repayment capacity  
(D) None of the above
60. Which of the following is first 'C' of credit ?
- (A) Capacity  
(B) Character  
(C) Condition  
(D) Commonsense

***(Only for Rough Work)***

4. Four alternative answers are mentioned for each question as—A, B, C & D in the booklet. The candidate has to choose the most correct/appropriate answer and mark the same in the OMR Answer-Sheet as per the direction :

**Example :**

**Question :**

Q. 1 (A) ☒ (B) (C) (D)

Q. 2 (A) (B) ☒ (C) (D)

Q. 3 (A) ☒ (B) (C) (D)

Illegible answers with cutting and over-writing or half filled circle will be cancelled.

5. Each question carries equal marks. Marks will be awarded according to the number of correct answers you have.
6. All answers are to be given on OMR Answer sheet only. Answers given anywhere other than the place specified in the answer sheet will not be considered valid.
7. Before writing anything on the OMR Answer Sheet, all the instructions given in it should be read carefully.
8. After the completion of the examination candidates should leave the examination hall only after providing their OMR Answer Sheet to the invigilator. Candidate can carry their Question Booklet.
9. There will be no negative marking.
10. Rough work, if any, should be done on the blank pages provided for the purpose in the booklet.
11. To bring and use of log-book, calculator, pager and cellular phone in examination hall is prohibited.
12. In case of any difference found in English and Hindi version of the question, the English version of the question will be held authentic.

**Impt. :** On opening the question booklet, first check that all the pages of the question booklet are printed properly. If there is any discrepancy in the question Booklet, then after showing it to the invigilator, get another question Booklet of the same series.

4. प्रश्न-पुस्तिका में प्रत्येक प्रश्न के चार सम्भावित उत्तर—A, B, C एवं D हैं। परीक्षार्थी को उन चारों विकल्पों में से एक सबसे सही अथवा सबसे उपयुक्त उत्तर छोटना है। उत्तर को OMR आन्सर-शीट में सम्बन्धित प्रश्न संख्या में निम्न प्रकार भरना है :

उदाहरण :

प्रश्न :

प्रश्न 1 (A) ☒ (B) (C) (D)

प्रश्न 2 (A) (B) ☒ (C) (D)

प्रश्न 3 (A) ☒ (B) (C) (D)

अपठनीय उत्तर या ऐसे उत्तर जिन्हें काटा या बदला गया है, या गोले में आधा भरकर दिया गया, उन्हें निरस्त कर दिया जाएगा।

5. प्रत्येक प्रश्न के अंक समान हैं। आपके जितने उत्तर सही होंगे, उन्हीं के अनुसार अंक प्रदान किये जायेंगे।
6. सभी उत्तर केवल ओ. एम. आर. उत्तर-पत्रक (OMR Answer Sheet) पर ही दिये जाने हैं। उत्तर-पत्रक में निर्धारित स्थान के अलावा अन्यत्र कहीं पर दिया गया उत्तर मान्य नहीं होगा।
7. ओ. एम. आर. उत्तर-पत्रक (OMR Answer Sheet) पर कुछ भी लिखने से पूर्व उसमें दिये गये सभी अनुदेशों को सावधानीपूर्वक पढ़ लिया जाये।
8. परीक्षा समाप्ति के उपरान्त परीक्षार्थी कक्ष निरीक्षक को अपनी OMR Answer Sheet उपलब्ध कराने के बाद ही परीक्षा कक्ष से प्रस्थान करें। परीक्षार्थी अपने साथ प्रश्न-पुस्तिका ले जा सकते हैं।
9. निगेटिव मार्किंग नहीं है।
10. कोई भी रफ कार्य, प्रश्न-पुस्तिका के अन्त में, रफ-कार्य के लिए दिए खाली पेज पर ही किया जाना चाहिए।
11. परीक्षा-कक्ष में लॉग-बुक, कैलकुलेटर, पेजर तथा सेल्युलर फोन ले जाना तथा उसका उपयोग करना वर्जित है।
12. प्रश्न के हिन्दी एवं अंग्रेजी रूपान्तरण में भिन्नता होने की दशा में प्रश्न का अंग्रेजी रूपान्तरण ही मान्य होगा।

**महत्वपूर्ण :** प्रश्नपुस्तिका खोलने पर प्रथमतः जाँच कर देख लें कि प्रश्न-पुस्तिका के सभी पृष्ठ भलीभाँति छपे हुए हैं। यदि प्रश्नपुस्तिका में कोई कमी हो, तो कक्षनिरीक्षक को दिखाकर उसी सिरीज की दूसरी प्रश्न-पुस्तिका प्राप्त कर लें।