

1-CHATTEL LOANS ARE OBTAINED FROM PAWNBROKERS BY PLEDGING MOVABLE PROPERTIES SUCH AS A

ANSWERS JEWELLERY AND UTENSILS

2-DURATION OF CROP LOAN IS:-

ANSWERS 6 TO 18 MONTHS

3-RESERVE BANK OF INDIA WAS ESTABLISHED IN YEAR :-

ANSWERS 1935

4- IN SECOND SPELL OF NATIONALISATION OF BANKS 6 MORE BANKS WERE NATIONALISED ON :-

ANSWERS 15 APRIL 1980

5-LONG TERM LOAN HAS -- STRUCTURE IN MAHARASHTRA :-

ANSWERS 2 TIER STRUCTURE

6- IN FIRST SPELL OF NATIONALISATION OF BANK 14 COMMERCIAL BANKS WERE NATIONALISED ON :-

ANSWERS 19 JULY 1969

7- INTERNAL RATE OF RETURN I R IS ONE OF THE DASH.....MEASURE OF FINANCIAL ANALYSIS :-

ANSWERS DISCOUNTED

8- INTERNAL RATE OF RETURN SHOULD DASH THEN RULING RATE OF INTEREST :-

ANSWERS HIGHER

9- DURATION OF SHORT TERM LOAN IS :-

ANSWERS 6 TO 18 MONTHS

**10- MANAGEMENT OF DCCB VESTED IN BOARD OF DIRECTORS
CONSTRUCTION OF**

ANSWERS MEMBERS:- 12 TO 15 MEMBERS

11- STRAIGHT AND REPAYMENT PLAN IS ALSO CALLED AS:-

ANSWERS LUMP SUM REPAYMENT PLAN AND SINGLE REPAYMENT PLAN

**12- IN PARTIAL REPAYMENT PLAN INSTALLMENT AMOUNT IS
DECREASING EXCEPT IN.....THE YEAR**

ANSWERS MATURITY YEAR (LAST YEAR)

**13- PARTIAL REPAYMENT PLAN IS ALSO CALLED REPAYMENT
PLAN:-**

ANSWERS BALLOON

**14- LOANS OBTAINED FROM PAWNBROKERS BY PLEDGING MOVABLE
PROPERTY IS LIKE JEWELLERY IS CALLED..... LOANS :-**

ANSWERS CHATTEL

**15:- ANYTHING WHICH IS GENERALLY ACCEPTED IN EXCHANGE FOR
OTHER THINGS AND WHICH CAN DISCHARGE OBLIGATION PAST AND
PRESENT IT IS CALLED :-**

ANSWERS MONEY

**16- COMMITTEE OF TACCAVI LOAN WAS APPOINTED UNDER THE
CHAIRMANSHIP OF :-**

ANSWERS BP PATEL

17:- RESERVE BANK OF INDIA ESTABLISHED IN THE YEAR :-

ANSWERS 1935

18- IS HIGHER FINANCING AGENCY:-

ANSWERS IMF INTERNATIONAL MONETARY FUND

19- IS NOT SOURCE OF NON INSTITUTIONAL CREDIT :-

ANSWER GOVERNMENT

20:- DCCB ARE BASICALLY MEANT TO MAKE CREDIT REQUIREMENT OF :-

ANSWER PACS

19:- FINANCE PERTAINS TO FINANCING AGRICULTURE IN AGGREGATE

ANSWER MACRO

20:- CROP LOANS COME UNDER LOAN :-

ANSWER SHORT TERM

21:- PRINCIPLE OF THRIFT OF COOPERATION IS RELATED WITH HABITAT OF

ANSWER SAVINGS

22:- UNDER SINGLE WINDOW SYSTEM COOPERATIVE MARKETING IS UNDER TIER STRUCTURE

ANSWER TWO

23- FINANCE DEALS WITH THE ASPECT RELATING TO TOTAL CREDIT NEEDS OF AGRICULTURE SECTOR:-

ANSWER MACRO

24:- FINANCE REFERS TO THE FINANCIAL MANAGEMENT OF INDIVIDUAL FARM BUSINESS :-

ANSWER MICRO

25- IS LIKE A LEVER WITH BOTH FORWARD AND BACKWARD LINKAGES TO THE ECONOMIC DEVELOPMENT AT MICRO AND MACRO LEVEL :-

ANSWER FARM FINANCE

26- WHICH IS THE EXAMPLE OF SELF LIQUIDATING LOAN .

ANSWER CROP LOANS

27- LOANS ARE ADVANCED TO THE WEAKER SECTION OF THE COMMUNITY .

ANSWER DIR (DIFFERENTIAL RATE OF INTEREST)

28- INTEREST RATE OF DR LOAN IS---- PERCENT PER ANNUM

ANSWER 4

29-IS THE ECONOMIC FEASIBILITY TEST (3R) OF CREDIT RETURNS

REPAYMENT CAPACITY

RISK BEARING ABILITY

ANSWER ALL OF THIS

30- THE STUDY OF ECONOMIC VIABILITY OF INVESTMENT(5C) ACTIVITY IMPORTANT TEST APPLIED ARE-

ANSWER CHARACTER

31- ---- IS NOTHING BUT THE ABILITY OF THE FARMER TO REPAY THE LOAN AMOUNT

ANSWER REPAYMENT CAPACITY

32---- NOT CAUSE FOR THE POOR REPAYMENT CAPACITY-

ANSWER RETURNS FROM THE INVESTMENT

33---- IS MEASURE OR SOLUTION TO STRENGTHEN REPAYMENT CAPACITY

ANSWER DIVERSIFYING THE FARM ENTERPRISES

34---- IF THE ABILITY OF THE FARMER TO WITH STAND THE RISK THAT ARISES DUE TO FINANCIAL LOSSES

ANSWER RISK BEARING ABILITY

35- QUALITIES LIKE HONESTY INTEGRITY COMMITMENT HARD WORK PROMPTNESS SHOWS -- OF THE BORROWER

ANSWER CHARACTER

36 – IS SYNONYMS WITH REPAYMENT ABILITY

ANSWER CAPACITY

37 --- IS NOT THE ECONOMIC VIABILITY TEST OF CREDIT CREDIT

ANSWER REPAYMENT CAPACITY

38 --- IS NOT THE PRINCIPLE OF FARM FINANCE FINANCE OF FARM FINANCE

ANSWER PRINCIPLE OF PROMISE

39- THERE ARE ---- PRINCIPLES OF FARM FINANCE

ANSWER 7

40 ---- IS NOTHING BUT THE RATIO OF DEBTED TO EQUITY

ANSWER LEVERAGE

**41 ---- IS INCLUDED IN PROCEDURE OF FARM LOAN SANCTIONING FARM
LOAN SANCTIONING FARM LOAN SANCTIONING**

INTERVIEW WITH FARMER

SUBMISSION OF THE LOAN-APPLICATION BY THE FARMER

RECOVERY OF LOAN

ANSWER ALL OF THESE

**42 ---- IS NOT REQUIRED WHILE THE SUBMISSION OF LOAN APPLICATION
BY THE FARMER**

ANSWER FARM INVENTORY

**43 ----- REPAYMENT PLAN THE PRINCIPAL COMPONENT REMAINS
CONSTANT OVER THE ENTIRE REPAYMENT PERIOD**

ANSWER AMORTIZED DECREASING

**44 ----- REPAYMENT PLAN PRINCIPLE PORTION OF THE INSTALLMENT
INCREASES CONTINUOUSLY**

ANSWER AMORTIZED EVEN

**45- IN --- – REPAYMENT PLAN THE ANNUAL INSTALLMENT AMOUNT
DECREASES OVER THE YEAR**

ANSWER AMORTIZED DECREASING

46 IN --- REPAYMENT PLAN THE ANNUAL INSTALLMENT OVER THE ENTIRE LOAN PERIOD REMAINS THE SAME

ANSWER AMORTIZED EVEN

47 --- IS MADE BY THE BORROWER IN AREAS WHICH ARE SUBJECT TO THE HIGH INCOME VARIABILITY OF FARMERS

ANSWER RIVERS REPAYMENT PLAN

49- IN _ REPAYMENT PLAN THE FARMERS MAKE ADVANCE REPAYMENT OF THE LOAN

ANSWER RESERVE REPAYMENT PLAN

50 IN FIRST SPELL ---- BANKS WERE NATIONALIZED ON 19TH JULY 1969

ANSWER 14

51 IN SECOND SPELL---- BANKS WERE NATIONALIZED ON 15TH APRIL 1980

ANSWER 6

52 IN FIRST SPELL COMMERCIAL BANKS HAVING DEPOSITS OF THE MORE THAN RUPEES – CRORE EACH WERE NATIONALISED

ANSWER 50

53 IN SECOND SPELL COMMERCIAL BANKS HAVING DEPOSIT OF MORE THAN RUPEES – CRORE EACH WERE NATIONALISED

ANSWER 200

54 OBJECTIVES OF THE NATIONAL EDITION OF THE BANKS WHERE STRUCTURE BY THE ----

ANSWER SMT INDIRA GANDHI

55 ---- BANK IS NOT NATIONALIZED IN FIRST SPELL

ANSWER VIJAYA BANK

56 --- IS OBJECTIVE OF NATIONALISATION OF BANKS

ANSWER A. REMOVAL OF CONTROL ON BANKING BUSINESS BY A FEW INDUSTRIALISTS

57 SERVICE AREA APPROACH WHERE ARE RECOMMENDED BYBY---

ANSWER D R GADGIL

58 ----- COMMITTEE RECOMMENDED THE FORMULATION OF LEAD BANK SCHEME

ANSWER F K F NARIMAN

59 LEAD BANK SCHEME CAME INTO FORCE FROM --- YR

ANSWER 1969

60 ON THE RECOMMENDATION OF --+- RRB CAME INTO EXISTENCE

ANSWER M. NARASIMHAM

61 THE WORLD CREDIT COMES FROM THE LANGUAGE

ANSWER LATIN

62 CREDIT IS OTHERWISE CALLED AS

ANSWER LOAN

63 IS CERTAIN AMOUNT OF MONEY PROVIDE FOR CERTAIN PURPOSE ON CERTAIN CONDITION WITH SOME INTEREST WHICH CAN BE REPAID SOONER OR LATER

ANSWER CREDIT

64 ARE ALSO CALLED SEASONAL AGRICULTURAL OPERATION (SAO) LOANS

ANSWER PRODUCTION LOAN

65 LOAN SAWANT FOR HELPING THE FARMERS TO OVERCOME DISTRESS SALES

ANSWER MARKETING LOAN

66 ANY LOAN ADVANCED FOR THE PURPOSE OTHER THEN PRODUCTION IS BRADLEY CATEGORISED AS....

ANSWER CONSUMPTION LOAN

67 LONG TERM LOANS AND MEDIUM TERM LOANS TOGETHER CALLED AS

ANSWER TERM LOAN

68 IN SECURITY MOVABLE PROPERTIES OF THE INDIVIDUAL ARE OFFERED AT SECURITY

ANSWER COLLATERAL

69 LIC BONDS FIXED DEPOSIT BONDS WAREHOUSE RECEIPTS JEWELLERY MACHINERY LIVESTOCK EXTRA SOME OF THE PROPERTIES ACCEPTED AS..... SECURITY BY THE INSTITUTIONAL LEADING AGENCIES

ANSWER COLLATERAL

70 IN IMMOVABLE PROPERTIES ARE PRESENTED FOR SECURITY PURPOSE

ANSWER MORTGAGE

71 AN EXAMPLE FOR HYPOTHECATED KEY LOANS IS....

ANSWER AGRICULTURAL PRODUCE

72 AN EXAMPLE FOR HYPOTHECATED OPEN LOAN IS...

ANSWER TRACTOR

73 RRB ARE SPONSORED BY...

ANSWER SCHEDULED COMMERCIAL BANKS

74 THE SPONSORING BANK PROVIDES ASSISTANCE TO RRB FOR THE FIRST..... YEARS

ANSWER 5 YEARS

75 BOARD OF DIRECTORS ARE FOUND IN RRB

ANSWER 8

76 THE SHARE CAPITAL OF RRB CONTRIBUTED BY THE CENTRAL GOVERNMENT STATE GOVERNMENT AND THE SPONSORING BANK IN THE RATIO OF..... RESPECTIVELY

ANSWER 50 : 15 : 35

77 SPECIAL CONCESSION TO RRB IN STATUTORY LIQUIDITY RATIO SLR TO BE MAINTAINED IS FIXED AT.....

ANSWER 25%