

**2008-09****Write full forms of the following abbreviations**

- 1) DICGC: Deposit Insurance Credit Guarantee Corporation
- 2) AFC: Agricultural Finance Corporation
- 3) CLDB: Central Land Development Bank
- 4) APCOBARD: Andhra Pradesh Co-operative Bank for Agriculture and Rural Development
- 5) SFDA: Small Farmers Development Agency

**State True or False**

1. Pay back period is one of the discounted measures of financial analysis.

:False

Correction: Payback period and Ranking by Inspection are undiscounted methods of financial analysis.

2. International Monetary Fund is a higher financing agency,

:True

3. Commercial Banks are Nationalized in the year 1979.

False

Correction: First spell of banking nationalization is 19 July 1969. Second spell of banking nationalization is 15 April 1980

4. Government is the source of Non institutional credit

: False

Correction: Commercial banks, RRB, LDB, cooperative societies and government are the source of institutional credit

5. DCCBS are basically meant to meet credit requirements of PACS.

:True

**Fill in the blanks.**

1. **Chattel loans** are obtained from pawnbrokers by pledging movable properties such as Jewelry
- 2 The duration of crop loan is **6-18 months**.
3. The Reserve Bank of India was established in **1935**
4. The project is economically viable when benefit cost ratio is greater than **one**
5. Six more banks in the private sector were nationalized on **15 April 1980**

**2009-10****Fill in the blanks**

- 1) Long term credit has **two** tier structures in India.
- 2) Regional Rural Bank came into existence in the year **1975**
- 3) Commercial banks are nationalized in the year first leg **1969**, second leg **1980**

- 4) Project is economically viable when benefit cost ratio is more than **one**
- 5) Internal rate of Return is one of the **discounted** measures of financial analysis.

**Write the full form of following abbreviations**

- 1) PBP: Pay back Period
- 2) MFALDA: Farmers and Agricultural Labourers Development Agency
- 3) IMF: International Monetary Fund
- 4) DCCB: District Central Co-operative Bank
- 5) RRB: Regional Rural Bank

**State true or false**

- 1) Macro finance pertains to financing agriculture in aggregate. True
- 2) Crop loans comes under short term loans. True
- 3) NABARD provides finance directly to farmers. False
- 4) Government is a source of non institutional credit. False
- 5) Principle of thrift of cooperation is related with habit of saving. True

**2010-11**

**State true or false:**

- 1) Crop loan is repaid in suitable equated installments.

:False

:Correction: crop loan have to pay in lump sum (no installments)

- 2) Landlords are the source of institutional credit.

:False

:Correction: Landlords, relatives, friends, professional money lenders and traders are the source of non institutional credit.

- 3) Repaying capacity is directly related to farm income

True

- 4) RBI was established in the year 1945.

:False

Correction: The Reserve Bank of India was established in 1935

**Write full forms of the following.**

- 1) PACS: Primary Agricultural Cooperative Credit society
- 2) SFDA: Small Farmers Development Agency
- 3) AIRCRC: All India Rural Credit Review Committee
- 4) IMF: International Monetary Fund

**Define the following terms.**

**1) Inventory:** Farm Inventory may be defined as the list of all the physical properties of a business along with their values at a specific point of time.

**2) Agricultural Finance:** Tondon and Dhondyal defined agricultural finance as a branch of agricultural economics, which deals with the provision and management of bank services and financial resources related to individual farm business units.

**3) Credit:** Credit / loan is certain amount of money provided for certain purpose on certain conditions with some interest, which can be repaid sooner (or) later.

**4) Farm mortgage:** Mortgage: It refers to a legal transfer of ownership of property from a debtor to creditor. The transfer of ownership becomes void as soon as debtor clears off the loan. Land is generally mortgaged for obtaining term loans as a security.

**Fill in the blanks.**

- 1) The internal rate of return should be **more** than ruling rate of interest.
- 2) The cash flow analysis is used for checking **solvency position** of business.
- 3) The PACS provide for the **short and medium** term finance.
- 4) The management of DCCB vested in board of Directors consisting of **12 to 15** Members.  
PACS : 5 TO 9 Members

**2012-13**

**Expand the following abbreviations.**

- 1) ARDC: Agricultural Refinance and Development Corporation
- 2) IDA: International Development Association
- 3) DISCOBARD: District Cooperative Bank for Agricultural and Rural Development
- 4) AFC: Agricultural Finance Corporation

**Match the pairs.**

- |                                          |                                               |
|------------------------------------------|-----------------------------------------------|
| 1) International Development Association | b) is a higher financing agency of world bank |
| 2) In single window system DCMS          | c) is one of the three tier credit structure  |
| 3) Village Adoption Scheme               | d) is launched by commercial Bank             |
| 4) Cooperative Credit Agencies           | a) is a source of institutional credit        |

**Define the following terms.**

**1) Agricultural finance:** Tondon and Dhondyal defined agricultural finance as a branch of agricultural economics, which deals with the provision and management of bank services and financial resources related to individual farm business units.

**2) Cooperation:** Definition: According to Huber Calvert "Co-operation is a form of organization, where in persons voluntarily associate together on the basis of equality for the promotion of common economic interest of themselves"

**3) Junk value:** Junk value may be defined as the value of the asset at the end of its useful life

**4) Pay back period:** It is the time required for an investment activity to produce sufficient incremental returns to offset the initial capital expenditure.

**Fill in the blanks.**

- 1) Strait end repayment plan is also called as **single** repayment plan or **lumpsum** repayment plan
- 2) In partial repayment plan, installment amount is decreasing except in **maturity** year.
- 3) Partial repayment plan is also called as **Balloon** repayment plan.
- 4) **Chattel loans** are obtained by pledging movable property like **jewellery and utensils** made of various metals.

**2014-15**

**Give full form of the following.**

- 1) IRR: Internal Rate of Return
- 2) NCDC: National Cooperative Development Corporation
- 3) AIRCSC: All India Rural Credit Survey Committee
- 4) MFAL: Marginal Farmers and Agricultural Labors Agency

Fill in the blanks.

- 1) The first Co-operative society act was passed in the year **1904**
- 2) After nationalization. "Imperial Bank of India" was converted into **State Bank of India**
- 3) The project is economically viable when benefit cost ratio is greater than **One**
- 4) The PACS provide **short and medium** term finance

**2015-16**

**Fill in the blanks**

- 1) Loans obtained from pawnbrokers by pledging movable properties like jewellery is called **chattel loans**.

- 2) Anything which is generally accepted in exchange for other things and which can discharge all obligations past and present is called **money**.
- 3) The committee of Taccavi loan was appointed under the chairmanship of **B.P. Patel**.
- 4) The RBI established in the year **1935**

**Give full form of the following.**

- 1) DICGS: Deposit Insurance Credit Guarantee Corporation of India
- 2) LAMPS: Large-Sized Adivasi Multipurpose Cooperative Society
- 3) DCMS: District Cooperative Marketing Society
- 4) PBP: Pay Back Period

**2016-17**

**Fill in the blanks**

1. Capital implies availability of money with farmer.
2. Macrofinance deals with the different sources of raising funds raising funds for agriculture as a whole in the economy.
3. The responsibility of the RBI bank to allow the free flow of credit.
4. In single window system APCOBARD is one of the three tyre credit structure.

**Give the full form of following**

1. CLDB: Central Land Development Bank
2. SFDA: Small Farmers Development Agency
3. DISCOBARD: District Cooperative Bank for Agriculture and Rural Development
4. IMF: International Monetary Fund

**2017-18**

**State True or false**

- 1) In amortized even repayment plan the annual installment over the entire loan period remains the same,  
:True
- 2) Landlords are the source of Institutional credit.  
: False  
Correction: Landlords, relatives, friends, professional money lenders and traders are the source of non institutional credit.
- 3) Crop loan is repaid in suitable equated installments.  
: False  
Crop loan is repaid in lump sum (no installments)
- 4) The International bank for Reconstruction and Development (IBRD) was also called en World Bank  
True

**Write full forms of following abbreviations.**

1. AIRCSC: All India Rural Credit Survey Committee
2. DIRS: Differential Interest Rate Scheme
3. PLDBS: Primary Land Development Banks
4. DICGC: Deposit Insurance and Credit Guarantee Corporation

**2018-19**

**Match the following pairs.**

- |                      |                                              |
|----------------------|----------------------------------------------|
| 1) DIR Loans:        | b) Loan to weaker section @ 4% Interest rate |
| 2) Macro Finances:   | a) Aggregate finances                        |
| 3) Micro Finances:   | h) Individual farm business finance          |
| 4) Long term Loan:   | c) Purchase of tractor                       |
| 5) Lead Bank scheme: | d) Nariman's Committees                      |
| 6) Consumption loan: | e) Unproductive loan                         |
| 7) IBRD:             | f) World bank                                |
| 8) IMF:              | g) December-1945                             |

**Give full forms of the following.**

- 1) KCC: Kisan credit card
- 2) DISCOBARD: DISTRICT COOPERATIVE BANK FOR agricultural and rural development
- 3) NCDC: National Cooperative Development Corporation
- 4) BKBY: /Bharatiya Krishi Bhima Yojana
- 5) DICGC: Deposit Insurance Credit Guarantee Corporation of India
- 6) FSS: Farmers Service Society
- 7) IFC: International Finance Corporation
- 8) AIRCRC: All India Rural creditReview Committee

**Abbreviations**

AAP: Annual Action Plan  
ACD: Agricultural Credit Department  
ADB: Agricultural Development Branch  
AFC: Agricultural Finance Corporation  
AIGBWO: All India Gramin Bank Workers' Organisation  
AIRCRC: All India Rural Credit Review Committee  
AIRCSC: All India Rural Credit Survey Committee  
AIRDISC: All India Rural Debt and Investment Survey Committee  
APCCADB: Andhra Pradesh Central Co-operative Agricultural Development Bank  
APCOBARD: Andhra Pradesh Co-operative Bank for Agriculture and Rural Development  
ARDC: Agricultural Refinance and Development Corporation  
BCR: Benefit-Cost Ratio  
BIRD: Bankers Institute for Rural Development  
BOP: Balance of Payments  
BLBC: Block Level Bankers' Committee  
BRIMS: Block Rural Industries Marketing and Servicing Society

CAB: College of Agricultural Banking  
CADA: College of Agricultural Banking  
CALCOB: Committee on Agricultural Loans through Commercial Banks  
CAS: Credit Authorisation Scheme  
CCA: Capital Consumption Allowance  
CIS: Crop Insurance Scheme  
CRAFICARD: Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development  
CRR : Cash Reserve Ratio  
DBOD: Department of Banking Operations and Development  
DCC: District Consultative Committee  
DCCB: District Central Co-operative Bank  
DCP: District Credit Plant  
DICGC: Deposit Insurance and Credit Guarantee Corporation  
DIRS: Differential Interest Rate Scheme  
DISCOBARD: District Co-operative Bank for Agriculture and Rural Development  
DPAP: Drought Prone Area Programme  
DRDA: District Rural Development Agency  
DTC: District Technical Committee  
EC: Encumbrance Certificate  
ECGC: Export Credit Guarantee Corporation  
FSS: Farmers Service Society  
HADP: Hill Area Development Projects  
IBRD: International Bank for Reconstruction and Development  
IDA: International Development Association  
IDADA: Integrated Dryland Agricultural Development Agency  
IDBI: Industrial Development Bank of India  
IFAD: International Fund for Agricultural Development  
IFC: International Finance Corporation  
IMBP: Individual Maximum Borrowing Power  
IMF: International Monetary Fund  
IRDP: Integrated Rural Development Programme  
IRP: Internal Rate of Return  
LAMPS: Large-Sized Adivasi Multipurpose Co-operative Society  
LDB: Land Development Bank  
MFALDA: Marginal Farmers and Agricultural Labourers Development Agency  
MPCCS: Multipurpose Co-operative Credit Societies  
NABARD: National Bank for Agriculture and Rural Development  
NCA: National Commission on Agriculture  
NCDC: National Co-operative Development Corporation  
NIBM: National Institute of Bank Management  
NPW: Net Present Worth  
NREP: National Rural Employment Programme  
PACS: Primary Agricultural Co-operative Credit Societies  
PBP: Payback Period  
PLDB: Primary Land Development Bank

RBI: Reserve Bank of India  
RLEGP: Rural Landless Employment Guarantee Programme  
SAA: Service Area Approach  
SAO Loans;; Seasonal Agricultural Operations Loans  
SAP: Service Area Plans  
SCB: State Co-operative Bank  
SFDA: Small Farmers Development Agency  
SLBC: State Level Bankers' Committee  
SLR: Statutory Liquidity Ratio  
SSI: Small Scale Industries  
TADP: Tribal Area Development Programme  
TRYSEM: Training of Rural Youth for Self Employment  
VAS: Village Adoption Scheme

Best of luck!!!!