



Dr. SNS RAJALAKSHMI COLLEGE OF ARTS AND SCIENCE (Autonomous)

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(Recognized by UGC & Approved by AICTE, New Delhi and Affiliated to Bharathiar University, Coimbatore)
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Subject: OPEN/INTER-DISCIPLINARY ELECTIVE: BASICS OF AGRICULTURAL BUSINESS MANAGEMENT

Code: 21UMM601

QUESTION AND ANSWER

UNIT: 5

1. Define NABARD and its role in agriculture business - TCS | NET Exam 2022
2. List scheduled banks providing support to agriculture business - Infosys | CA Exam 2021
3. Label sources of microfinance in India - Reliance | CMA Exam 2022
4. Identify facilities offered by agricultural universities to promote agribusiness - Wipro | CS Exam 2021
5. Explain the role of NGOs in agriculture business development - HCL | TNPSC Group Exams 2022
6. Summarize government initiatives supporting agriculture business - Infosys | NET Exam 2021
7. Apply microfinance concepts to a rural farmer scenario - TCS | CA Exam 2022
8. Illustrate institutional support for agriculture using a diagram - Reliance | CMA Exam 2021
9. Analyse challenges in accessing institutional support - Wipro | CS Exam 2022
10. Compare NABARD and scheduled banks' role in agri-business financing - TCS | TNPSC Group Exams 2021
11. Evaluate the effectiveness of microfinance programs for farmers - Infosys | NET Exam 2022
12. Estimate the impact of university extension services on rural agri-business - HCL | CA Exam 2021
13. Develop a framework to enhance institutional support for agriculture - Reliance | CMA Exam 2022
14. Organise all institutional support mechanisms into a chart for managerial use - Wipro | CS Exam 2021
15. Recall the role of NABARD in supporting agriculture business - TCS | NET Exam 2022
16. Measure the impact of scheduled banks on rural income generation and credit accessibility - Infosys | CA Exam 2021
17. Apply microfinance concepts to a rural farming scenario - Reliance | CMA Exam 2022
18. Construct a diagram showing institutional support systems for agriculture - Wipro | CS Exam 2021
19. Analyse the effectiveness of government schemes for agriculture business - HCL | TNPSC Group Exams 2022
20. Compare the roles of NABARD and scheduled banks in rural development - Infosys | NET Exam 2021
21. Evaluate the impact of microfinance on small farmers - TCS | CA Exam 2022
22. Estimate the benefits of university extension services on agri-business - Reliance | CMA Exam 2021
23. Develop a framework to improve institutional support for agriculture - Wipro | CS Exam 2022
24. Organise all institutional support mechanisms into a reference chart - HCL | TNPSC Group Exams 2021
25. Illustrate loan disbursement process for farmers under NABARD schemes - Infosys | NET Exam 2022
26. Prepare a guideline for NGOs supporting agriculture business - TCS | CA Exam 2021
27. Justify why institutional support is crucial for rural entrepreneurship - Reliance | CMA Exam 2022
28. Generate solutions to enhance efficiency of institutional support for agriculture - Wipro | CS Exam 2021

29. NABARD launched an initiative in Madhya Pradesh to finance small farmers through Farmer Producer Organisations (FPOs). While credit availability improved, many farmers struggled with documentation and digital onboarding. Training programs were introduced, yet participation remained inconsistent. The FPOs also faced challenges in marketing their produce due to limited storage and transport. NABARD must rethink support mechanisms to ensure full utilization of credit facilities. Q1. Analyze the challenges faced by NABARD in ensuring effective credit delivery through FPOs. Q2. Evaluate the long-term impact of financial literacy programs on small farmers- NABARD – Agricultural Finance | TNPSC Group Exams 2023
30. A scheduled commercial bank in Uttar Pradesh introduced a special loan scheme for agri-startups focusing on farm mechanization. Although the scheme offered low-interest rates, farmers were hesitant due to collateral requirements. The bank partnered with local NGOs to educate rural borrowers about credit benefits. Despite this, loan uptake remained slow. The bank must modify its approach to better align with rural financial realities. Q1. Evaluate the impact of collateral-free credit on agri-startup growth. Q2. Analyze how NGO collaboration can improve rural credit outreach - Indian Banking Industry | CA 2022
31. A microfinance institution in Bihar expanded lending to women Self-Help Groups (SHGs) for small agri-businesses. While repayment rates were initially high, recent crop failures caused delayed payments. SHG members requested restructuring of loan terms, but the institution worried about operational risks. Local NGOs mediated discussions to protect the borrowers. The institution must balance profitability with social inclusion. Q1. Analyze how crop-related uncertainties affect microfinance operations in rural India. Q2. Evaluate whether loan restructuring can ensure long-term sustainability for SHGs. - Microfinance Industry – SHG Lending | CMA 2021
32. An agricultural university in Tamil Nadu launched an incubation center to support agri-entrepreneurs with training, technology, and farm trials. Although many students registered, only a few progressed to commercialization due to funding gaps. The university partnered with banks and state agencies to provide grants. However, startup success rates remained low. The university now rethinks its support system for practical entrepreneurship. Q1. Evaluate the role of agricultural universities in promoting innovation-driven agri-business. Q2. Analyze barriers that prevent agri-startups from scaling up despite technical support- Agricultural Universities – India | NET 2020
33. A government scheme promoting organic farming in Rajasthan offered subsidies, training, and certification support. Despite its benefits, farmers hesitated due to slow certification processes and lack of premium pricing in local markets. NGOs stepped in to educate farmers and help them form cooperatives. Still, market linkages remained weak. The government must redesign its implementation strategy. Q1. Analyze the challenges in scaling organic farming through government initiatives. Q2. Evaluate the role of NGOs in strengthening market linkages for organic producers - Organic Farming Sector | CS 2023
34. A national NGO working in Odisha launched a project to support tribal farmers with irrigation tools, microfinance access, and market training. While initial results showed improvement in crop yields, many farmers still relied on informal lenders. Scheduled banks cited poor credit history and documentation gaps as barriers. The NGO must devise a strategy to reduce dependency on informal finance. Q1. Evaluate the importance of formal credit systems in reducing rural financial vulnerability. Q2. Analyze the factors preventing tribal farmers from accessing institutional loans - Rural Development NGO | TNPSC Group Exams 2022
35. A national agritech company collaborated with NABARD to introduce digital soil testing units across Karnataka villages. The initiative aimed to help farmers make informed fertilizer and crop decisions. However, many farmers struggled with digital literacy and preferred manual methods. Banks were willing to provide credit for agritech tools, but usage remained minimal. The company must redesign its rural adoption strategy. Q1. Analyze the barriers to digital technology adoption among small farmers. Q2. Create an action plan to improve digital literacy and agritech usage in rural markets- Agritech Industry – India | CA 2021