

1. Objective of Kisan all purpose term loan is to meet financial requirement of farmers except \_\_\_\_
- Short Term crop loan
  - Medium Term loan for sericulture
  - Long Term loan for tractor
  - A & B of the above
  - A & C of the above

**Answer:- Short Term crop loan**

2. Facility type under Kisan all purpose term loan is \_\_\_\_
- Cash credit limit
  - Single transaction term loan limit
  - Overdraft limit
  - A & C of the above
  - Any one of the above

**Answer:- Single transaction term loan limit**

3. Maximum limit that can be sanctioned under Kisan all purpose term loan is Rs. \_\_\_\_ lakhs
- 5
  - 10
  - 15
  - 20
  - 25

**Answer:- 20**

4. Maximum loan limit can be sanctioned under Kisan all purpose term loan is \_\_\_\_
- 5 time of present annual income or 25% of value of land
  - 2 times of annual income or 25% of value of land
  - 5 time of present annual income or 25% of value of land
  - 5 time of present annual income or 50% of value of land
  - Any of the above

**Answer:- 5 time of present annual income or 50% of value of land**

5. Maximum repayment period including moratorium period that can be extended under Kisan all purpose term loan is
- 3 years
  - 5 years
  - 7 years
  - 9 years
  - 12 years

**Answer:- 9 years**

6. Margin prescribed for other than Small & Marginal Farmer under Kisan all purpose term loan.
- 5% of project cost
  - 10% of project cost
  - 15% of project cost
  - 20% of project cost
  - None of the above

**Answer:- 15% of project cost**

7. For arriving quantum of loan limit under Kisan all purpose term loan which one is true\_\_\_\_\_
- 5 times of present annual income
  - 50% of value of land mortgaged
  - Maximum Rs.20 lakhs
  - All of the above
  - None of the above

**Answer:- All of the above**

8. Loans under Kisan All Purpose Term Loan are classified under
- Farm credit
  - Agriculture Infrastructure
  - Ancillary activities

- d. All of the above
- e. None of the above

**Answer:- Farm credit**

9. Loan sanctioned for purchase of land under scheme for purchase of land for Agricultural purpose to be classified \_\_\_\_\_

- a. Agriculture Farm credit
- b. Agriculture Ancillary activities
- c. Agriculture Infrastructure
- d. Any of the above
- e. None of the above

**Answer:- Agriculture Farm credit**

10. The status of farmer should \_\_\_\_\_ after availing the loan for purchase of agriculture land.

- a. Remain in Marginal farmer category.
- b. Remain in Small farmer category
- c. Be categorized as other farmer.
- d. Be categorized as Large farmer.
- e. None of the above

**Answer:- Remain in Small farmer category**

11. The Security requirement for loan sanctioned under the scheme purchase of land for agricultural purpose is

- a. Mortgage of the land proposed to be purchased along with land presently owned, if any irrespective of the loan amount.
- b. Hypothecation of crops grown from time to time on the land
- c. Nil up to 1.60 Lakh and mortgage of land proposed to be purchased above 1.60 lakh.
- d. both a & b
- e. None of the above

**Answer:- both a & b**

12. Maximum quantum of loan can be sanctioned under the scheme for purchase of land for Agricultural purposes

- a. Rs.10 lakh
- b. Rs.15 lakh
- c. Rs.20 lakh
- d. Rs.50 lakh
- e. None of the above

**Answer:- Rs.10 lakh**

13. To arrive quantum of loan for Financing Farmers for purchase of land for Agricultural purposes depends on

- a. value as per valuation report
- b. Guidance rate fixed by state
- c. circle rate fixed by state
- d. Registration value
- e. All of the above

**Answer:- All of the above**

14. Minimum Margin required under scheme purchase of land for Agricultural purposes is

- a. 10%
- b. 20%
- c. 25%
- d. 50%
- e. None of the above

**Answer:- 25%**

15. which among the following is/are true regarding maximum land holding for Financing Small & marginal Farmers for purchase of land including land proposed to be purchased ?

- a. 2.50 ACRE Non-irrigated Land
- b. 2.50 ACRE irrigated Land
- c. 5.00 ACRE Non-irrigated Land
- d. either a or c

e. either b or c

**Answer:- 2.50 ACRE irrigated Land**

16. Share Cropper / Tenant Farmer cultivating \_\_\_\_\_ acre of irrigated land including land proposed to be purchased

- a. 2.50 ACRE
- b. 5 ACRE
- c. 10 ACRE
- d. 20 ACRE
- e. None of the above

**Answer:- 2.50 ACRE**

17. Maximum loan that can be given to SF/MF for purchase of agriculture land under scheme for purchase of land for Agricultural purpose

- a. 2 Lakh
- b. 5 Lakh
- c. 8 Lakh
- d. 10 Lakh
- e. 20 Lakh

**Answer:- 10 Lakh**

18. Which of the following is true in respect of financing for purchase of land for agricultural purposes?

- a. Share croppers/tenant farmers cultivating upto 2.50 acres of irrigated land or 5.00 acres of un-irrigated land are eligible.
- b. Agri entrepreneurs who do not own agricultural land but have agricultural background are eligible
- c. It is necessary that farmer should remain under the category of small farmer even after purchasing the proposed land.
- d. Small , Marginal farmers are eligible.
- e. All of the above

**Answer:- All of the above**

19. Eligible categories for Financing Farmers for purchase of land for Agricultural purposes are

- a. Small Farmers
- b. Marginal Farmers
- c. Large Farmers
- d. both a & b
- e. All of the above

**Answer:- both a & b**

20. Which of the following are not eligible categories for Financing under scheme for purchase of land for Agricultural purpose

- a. Agri Entrepreneurs does not have agri land
- b. Large Farmers
- c. Share Cropper
- d. both a & b
- e. None of the above

**Answer:- Large Farmers**

21. Which of the following is/are true for Financing Farmers for purchase of land for Agricultural purposes

- a. Document Charges , EM charges , Processing Charges are applicable as term loan
- b. Penal Interest are not applicable for loan upto 25000/-
- c. Document Charges , EM charges , Processing Charges are applicable as Agri Term loan
- d. both a & b
- e. both b & c

**Answer:- both b & c**

22. Which of the following statements is/are not true in case of loan given for the purpose of purchase of agriculture land?

- a. The loan for purchase of land for agricultural purpose may be disbursed in 02 stages if sale formalities cannot be completed before disbursement of loan for purchase of land.
- b. Initially Demand loan (DLRI) will be sanctioned on the security of the other collateral.
- c. The liability under DLRI to be cleared by term loan.
- d. The loan is to be disbursed by way of Demand Draft directly to the vendor after collecting the margin money
- e. None of the above

**Answer:- None of the above**

**23. Which of the following charges are financed as an amount of loan sanctioned for Financing Farmers for purchase of land for Agricultural purposes**

- a. Stamp Duty and Registration Charges for sale deed
- b. Stamp Duty and Registration Charges for mortgage deed
- c. both a & b
- d. Charges are not eligible for finance
- e. None of the above

**Answer:- both a & b**

**24. Which of the following statements is not true in case of loan given for the purpose of purchase of agriculture land?**

- a. Loan for purchase of land for agricultural purpose cannot exceed 10 Lakh.
- b. The loan amount should not exceed the value of present land + value of the posed land to be purchased.
- c. Mortgage of land proposed to be purchased not required if loan amount is more than 1.60 lakh.
- d. Mortgage of presently owned land, if any, as collateral security.
- e. None of the above

**Answer:- Mortgage of land proposed to be purchased not required if loan amount is more than 1.60 lakh.**

**25. Maximum land holding for Financing Small & marginal Farmers for purchase of land including land proposed to be purchased**

Topic- Kisan all purpose term loan &  
Purchase of land for agricultural

- a. 2.50 ACRE irrigated Land
- b. 5.00 ACRE irrigated Land
- c. 10 ACRE irrigated Land
- d. 20 ACRE irrigated Land
- e. None of the above

**Answer:- 2.50 ACRE irrigated Land**

26. Share Cropper / Tenant Farmer cultivating \_\_\_\_\_ of an irrigated land including land proposed to be purchased are eligible

- a. 2.50 ACRE
- b. 5 ACRE
- c. 10 ACRE
- d. 20 ACRE
- e. None of the above

**Answer:- 5 ACRE**

27. Repayment period for loan under scheme Financing Farmers for purchase of land for Agricultural purposes is

- a. 5 to 7 years including a maximum moratorium period of 24 months.
- b. 7 to 10 years installments including a maximum moratorium period of 24 months.
- c. 5 to 7 years including a maximum moratorium period of 12 months.
- d. 7 to 10 years including a maximum moratorium period of 12 months.
- e. None of the above

**Answer:- 7 to 10 years installments including a maximum moratorium period of 24 months.**

28. Maximum land holding for Financing large Farmers for purchase of land including land proposed to be purchased

- a. 2.50 ACRE irrigated Land
- b. 5.00 ACRE irrigated Land
- c. 10 ACRE irrigated Land
- d. 20 ACRE irrigated Land
- e. None of the above

**Answer:- None of the above**

**29. which among the following is / are true for repayment period for loan under scheme Financing Farmers for purchase of land for Agricultural purposes**

- a. 5 to 7 years including a maximum moratorium period of 24 months
- b. 7 to 10 years installments including a maximum moratorium period of 24 months
- c. 5 to 7 years including a maximum moratorium period of 12 months
- d. 7 to 10 years including a maximum moratorium period of 12 months
- e. All of the above

**Answer:- 7 to 10 years installments including a maximum moratorium period of 24 months**

**30. Which of the following is /are NOT true for scheme of financing farmers for purchase of land for agricultural purposes**

- a. To bring small and marginal farmers under large farmers category
- b. To bring fallow and waste lands under cultivation
- c. To increase the income of share croppers/tenant farmers/S&M farmers
- d. To make the small and marginal holdings economically viable.
- e. None of the above

**Answer:- To bring small and marginal farmers under large farmers category**