



BACHELOR OF ARTS (B.A.)

(THREE YEAR DEGREE COURSE)

SUBJECT

RURAL BANKING

B.A. (RURAL BANKING)

COURSE STRUCTURE

FIRST YEAR

PAPER – 101: Money	35 MARKS
PAPER – 102: Rural Banking (Theory and Practice)	35 MARKS
PAPER – 103: PRACTICAL (Based on Paper 101, 102)	30 MARKS

SECOND YEAR

PAPER – 201: Cooperative Banking	35 MARKS
PAPER – 202: Rural Credit	35 MARKS
PAPER – 203: PRACTICAL (Based on Paper 201, 202)	30 MARKS

THIRD YEAR

PAPER – 301: Rural Economics	35 MARKS
PAPER – 302: Farm Business Management	35 MARKS
PAPER – 303: PRACTICAL (Based on Paper 301, 302)	30 MARKS

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FIRST YEAR DETAILED SYLLBUS

PAPER – 101

Money

- Unit – I Definition, functions, importance of money, various kinds of money, essential quality of a good money material. Method of coinage and debasement of coins. Grashim's Law.
- Unit- II Monetary standard and Gold Standard. Managed currency system.
- Unit - III Paper Money :- Its various forms, Principle of Note issue, Methods of Note issue.
- Unit - IV Quantity theory of money-Fisher and Cambridge equations and Income theory. Inflation and Deflation. Index number.
- Unit - V Monetary Policy :- Its different objects, devaluation and over-valuation of currencies.

Reference Books :-

- 1- eqnzk ,oa cSfdax & ewy pUn oS';] jru izdk'ku eafnj] vkxjkA

2- eqnzk ,oa cSfdax & ch0ih0 xqlrk] vkj0ch0,l0,0
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FIRST YEAR DETAILED SYALLBUS

PAPER – 102

Rural Banking (Theory and Practice)

- Unit – I Banking - Evaluation, definition, function and the role of banks in modern economy, various kinds of banks and their characteristics, different types of bank accounts.
- Unit - II Nationalization of Commercial Banks, State Bank of India and its function, Function of Central Bank (RBI) and Credit Control, Rural Financial Inclusion.
- Unit - III Banker and Customer - Definition, Various aspects of their legal relationship. Details of the different types of credit instruments.
- Unit - IV Advances to customers, Principles of good lending, secured and unsecured advances. Different types of securities, their valuation and worth margin etc.. Bank Balance Sheet.
- Unit - V A brief study of the following financial Institutions :
(i) IBRD

- (ii) IMF
- (iii) IDBI
- (iv) NABARD
- (v) RRB

Reference Books :-

- 1- eqnzk ,oa cSfdax & ifjrks"k feJ & fizUVIZ ifCy'kIZ]
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2. Banking – Tannan

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FIRST YEAR DETAILED SYALLBUS

PAPER – 103

PRACTICAL

Practical : A Project Report containing 2000 words based on the field study of any one the following Institution.

(a) RRB

(b) Any branch of commercial bank situated in rural area.

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SECOND YEAR DETAILED SYALLBUS

PAPER – 201

Cooperative Banking

Unit – I Meaning and Definition of Cooperation Banking. Object and advantage of Cooperative Banking.

Cooperative Banking vs Commercial Banking- Difference in regard to membership, share capital, objectives, Loan Policy and distribution of profits.

Unit – II Indian Cooperative Banking structure- Two year and three year structure and its justification.

Unit – III Short and medium term cooperative credit – constitution, object, loan policies, management, composition of working capital and supervision etc. of the following Institutions :

- (a) Primary Cooperative Credit Society.
- (b) Central Cooperative Banks.
- (c) State Cooperative Banks.

Unit - IV Long Term Cooperative Credit : Constitution, objects, membership, area of operation, loan policies, composition of working capital and supervision etc, of Primary L.D.B. and Central L.D.B.

Unit – V Financing of Housing and Industrial Cooperatives and other problems.

Reference: Books :-

- 1- Igdkfjrk % MkW0 ch0,l0] ekFkqj IkfgR; Hkou] vkxjkA
- 2- Principles, Problems and Practices of Cooperation T.N. Hajela,
Shiv Lal Agarwal & Co., Agra
- 3- Cooperative Banking - Choubey

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SECOND YEAR DETAILED SYALLBUS

PAPER – 202

Rural Credit

- Unit – I Meaning, objectives and importance or rural credit, classification of rural credit, General Credit Card (GCC).
- Unit – II Sources of rural credit – Institutional and non-institutional agencies for financing agriculture and rural development, Self-Help Groups (SHG), Joint Liability Group (JLG), Comparative study of their advantages and disadvantages.
- Unit – III Lead Bank Scheme, Role of Commercial, Regional Rural Banks and Cooperatives for financing rural areas.
- Unit – IV Agricultural Credit : Concept, Kisan Credit Card (KCC) scheme, scope and importance of agricultural credit, problems and remedial measures of agricultural finance of India.
- Unit – V Problems of recovery and over dues of financing agricultural and rural development.

Reference Books :

- 1- National Bank of Agricultural and Rural Development (NABARD)
Annual report.
- 2- Economic Survey, Government of India.
- 3- Rural Development, Sundaram I.S., Himalay Publishing House,
Mumbai.

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SECOND YEAR DETAILED SYALLBUS

PAPER – 203

PRACTICAL

A Survey report based in field study is to be submitted by the students containing 2500 words to 3000 words of any one of the following :

- 1- A case study of a primary Cooperative Credit society or District Cooperative Bank or State Cooperative Bank.
- 2- A survey study of 20 cases of borrowing farmers with all details.

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THIRD YEAR DETAILED SYALLBUS

PAPER – 301

Rural Economics

- Unit – I Economics backgrounds of rural India. Characteristics of underdeveloped economy. National resources and Government Policy related to them.
- Unit – II Agriculture Sector : Role of Agriculture in Indian economy. Characteristics of modern Indian Agriculture, Mechanization of farming, Agricultural marketing, Land reform.
- Unit – III Major demographic features of Indian Population, Population planning in India, Problems of Rural unemployment and measure to remove Unemployment.
- Unit – IV Concept of rural poverty, determination of poverty, line during plan period, magnitude of rural poverty, Cause of rural indebtedness and measures to remove it.
- Unit – V Role of Cottage and small Scale Industries in rural economy. Problems of these industries and the efforts being made by the Indian Government to solve the problems of these industries.

Reference Books :

- 1- Indian Economy – Dutt. R. and K.P.M. Sundharam, S. Chand and Company Limited, New Delhi.

- 2- The Indian Economy – Environment and Policy, Dhingra I.C., Sultaan Chand and Sons.
- 3- Agricultural Problems in India, Sadhu A.N. and J. Singh, Himalaya Publishing House, Mumbai.
- 4- An Introduction to Agricultural Economics, Bilagrami, S.A.R., Himalaya Publishing House, Mumbai.

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PAPER – 302

Farm Business Management

- Unit – I (a) The field of Farm Management: Meaning, Scope and importance of farm management in India, Farm management problems under Indian conditions.
- (b) Principles involved I farm management decisions.
- Unit – II (a) Tools of Farm Management Analysis: Farm Planning, Meaning and objectives, Techniques of farm planning, Farm Budgeting.
- (b) Farm business analysis: Types of farm records and accounts and their advantages, problems and difficulties in farm accounting, Levels of farm book-keeping and accountancy.
- Unit – III (a) Farm financial Management : Importance of farm financial Management, role of credit in production and marketing, economic feasibility tests of a farm credit proposal, Repayment plan, use of farm financial budget and cash flow chart in farm financial management.
- (b) Management of Farm resources: Land management farm layout, impact of mechanization, source of irrigation, management of soil resources and fertilization management.
- Unit – IV (a) Farm Labour Management: Classification of farm labour, composition of farm labour, Special features of Indian farm labour, Special features of Indian farm labour.
- (b) Farm Machinery Management: Basic information for farm machinery management decisions.

- Unit – V (a) Farm Building Management: Building as an input, cost benefit analysis, designs, Flexibility, Durability.
- (b) Risk and Uncertainty: Product price uncertainty, yield uncertainty, profitability uncertain availability in input, input application on growing crops.

Reference Books :

- 1- Farm Management – Johl and Kopoor.
- 2- Farm Management – S.P. Dondhyal.

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THIRD YEAR DETAILED SYALLBUS

PAPER – 303

PRACTICAL

Estimation of farm credit needs for small, medium and large farms and repayment capacity and calculation of risk bearing ability.