

**DEPARTMENT OF HIGHER EDUCATION
U.P. GOVERNMENT, LUCKNOW**

NEW EDUCATION POLICY – 2020

**COMMON MINIMUM SYLLABUS FOR U.P.
STATE UNIVERSITY AND COLLEGE
FOR FIRST THREE YEARS OF HIGHER
EDUCATION (UG)**

OF

RURAL BANKING



National Education Policy – 2020
Common Minimum Syllabus for U.P. State Universities
SUBJECT : RURAL BANKING (B.A.)

Name	Designation	Affiliation
Steering Committee		
Mrs. Monika S. Garg, (I.A.S), Chairperson Steering Committee	Additional Chief Secretary	Dept. of Higher Education, U.P., Lucknow
Prof. Poonam Tandan	Professor, Dept. of Physics	Lucknow University, U.P.
Prof. Hare Krishna	Professor, Dept. of Statistics	CCS University Meerut, U.P.
Dr. Dinesh C. Sharma	Associate Professor	K.M. Govt. Girls P.G. College. Badalpur, G.B. Nagar, U.P.
Supervisory Committee – Science Streams		
Dr. Vijay Kumar Singh	Associate Professor, Department of Zoology	Agra College, Agra
Dr. Santosh Singh	Associate Professor, Department of Agriculture	M.G.K. Vidyapeeth, Varansai
Dr. Baby Tabassum	Associate Professor, Department of Zoology	Govt. Raza P.G. College, Rampur
Dr. Sanjay Jain	Associate Professor, Department of Statistics	St. John's College, Agra

Syllabus Developed by :

S.No.	Name	Designation	College/University/Institute
1	Dr. B.B. Barik	Ex-Director/Ex-Principal	Vaikunth Mehta National Institute of Cooperative Management, Pune (M.S.)/ Ex-Principal, B.V. Rural Institute, Bichpuri, Agra
2	Dr. Rajbir Singh	Principal	S.B.J. Degree College, Bisawar, Hathras, U.P.
3	Dr. Nandan Singh Bisht	Assistant Professor	Department of Economics, D.S.B. Campus, Kumaun University, Nainital (Uttarakhand)

B.A. in Rural Banking

Subject prerequisites: No.

Programme Outcomes (POs):

The aim of the course is to impart indepth knowledge of rural banking to the regular students pursuing 3-year under graduate programme. The study will be helpful to understand the problems and issues of development of rural banking in India. The students will especially learn the objectives and necessity of monetary policy, different aspects of banking, progress of cooperative banking and commercial banking, status of rural economy including agricultural economy and rural credit delivery system of the country. It will also be helpful to understand the persisting issues and challenges in economic development of the nation. The content of the curriculum of rural banking is as per guidelines of UGC proposal based on CBCS for undergraduate programme under New Education Policy 2020.

Programme Specific Outcomes (PSOs)

After completion of 3 years undergraduate programme with Rural Banking the students will be able to acquire knowledge :

First Year	PSO 1	The study will be helpful in understanding the concept of instruments of monetary policy, value of money, paper currency, cryptocurrancy, causes of inflation/deflation and its effect, Objectives and methods of credit control and functions of Reserve Bank of India.
	PSO 2	The study enables the students to gain knowledge relating to architecture of cooperative banking, issues, problems and developmental challenges
Second Year	PSO 3	It is essential for the students of Rural Banking to know the types of bank accounts, deposits credit instruments, balance sheet, different kinds of banks and importance of DICGC. The course helps to enlighten the students with respect to banking policy and activities of development banking in the country.
Third Year	PSO 4	The course provides an opportunity to acquire knowledge relating to problems of agricultural productivity, infrastructure of agricultural markets, risk and uncertainly in agriculture and challenges to Indian agriculture.

	PSO 5	The course enables the students to gain knowledge of features of Indian rural economy and occupational structure, dimension of rural unemployment and poverty, progress of rural financial inclusion and importance of cottage and small scale industries in rural economy.
	PSO 6	The course helps to sharpen the knowledge of architecture of rural and agricultural credit system, provision of financial services under different schemes like PMJDY, GCC, KCC, MUDRA etc. and role of NABARD in agriculture and rural development.
	PSO 7	The course provides the ability to understand the basic requirements for economic development, importance of capital formation and obstacles to economic development. The course facilitates to develop possible strategies of delivery of financial services under rural banking in order to overcome the problem of economic development to certain extent.
	PSO 8	After completion of 3 years undergraduate programme with rural banking the students can be self-employed by organising rural financial start-ups and as consultants. The students can also get the employment opportunities either in banking or rural development sector.

LIST OF PAPERS IN ALL SIX SEMESTERS

Semester-wise titles of the papers in B.A. (Rural Banking)

Faculty Code : A

Course Code: 50

Year	Course Code	Paper Title	Theory / Practical	Credits
FIRST YEAR	A500101T	Monetary Economics	Theory	6
	A500201T	Cooperative Banking in India	Theory	4
	A500202P	A Case Study of Primary Agricultural Credit Society (PACS)	Practical	2
SECOND YEAR	A500301T	Banking in India	Theory	6
	A500401T	Banking (Theory and Practice)	Theory	4
	A500402P	Study of a Branch of RRB/Commercial Bank in Rural Areas	Practical	2
THIRD YEAR	A500501T	Agricultural Economics	Theory	5
	A500502T	Rural and Agricultural Credit	Theory	5
	A500503R	Study in the Area of Rural Banking-I	Project	3
	A500601T	Rural Economics	Theory	4
	A500602T	Issues in Economic Development	Theory	4
	A500603P	Estimation of Production Credit Need of Farmers	Practical	2
	A500604R	Study in the Area of Rural Banking-II	Project	3

**DETAIL SYLLABUS FOR
CERTIFICATE COURSE IN RURAL
BANKING
B.A. I**

B.A.
Rural Banking
First Year, Semester–I
Course–I
(Theory)

Programme/Class : Certificate		Year : First	Semester : First
Subject : Rural Banking			
Course Code: A500101T		Course Title : Monetary Economics	
Course Outcomes :			
<p>Value of money, Monetary and Gold standard, Paper Currency Standard and Crypto currency, Inflation, Deflation, Stagflation etc. and central banking are the important components of monetary economics. An indepth knowledge of functions of money and Reserve Bank of India, Impact of inflation, deflation etc. operations of paper currency and cryptocurrency is required in order to understand the role of monetary economics in national economy. The aim of the contents of the paper is to enlighten the students how the proper implementation of monetary policy can stimulate the economy of the country.</p>			
Credits : 6		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers – Tutorials – Practical (in hours per week) : 6-0-0			
Unit	Topics	No. of Lectures	
I	<p>Rural Banking in Ancient India (Bharatiya Gyan Parampara) : Ancient Banking practices in Rural India – Money Lending operations in Vedic times, i.e., 2000 to 1400 BC, Bankers or Sresthis during Budhist period mentioned in Jatakas; Laws related to money lending as per Manu; Rate of Interest prerscribed under Hindu law by Vashistha, Yajnavtkaya, Gautam Budhayana and Kautilya, the concept of Hindu rate of interest i.e., 15 per cent per annum by the banker–economist, Dr. Thingalaya.</p> <p>Barter : Barter System–Its Origin and Evolution, Definition, Merits and Demerits, Necessary conditions for Barter System, Barter system in the modern economic system.</p>	6	

II	<p>Money : Origin and Evolution of Money, Theories about Invention of Money, Evolution of Money– Material, Various Definitions of money and their limitations, Importance of Money, Types of Money, Essential quality of a good money material, functions, method of coinage and debasement of coins.</p>	12
III	<p>Value of Money : Different approaches of value of money, difference between value of money and the General price–level.</p> <p>Determination of the value of money : commodity theory, Quantity theory of money, definitions, Irving Fisher’s Equation, Cambridge or Cash-Balance Equation, Keynes theory of money, Income theory and State theory of Money-value, Criticisms of these theories.</p>	12
IV	<p>Monetary standard : Meaning and concept, Bimetallic standard and its characteristics, Advantages and Disadvantages of Bimetallism, Bimetallism in Practice, Gresham’s law, Causes of underlying the law and its limitations, Mono–Metalism, Merits and Demerits of Mono-Metalism.</p>	12
V	<p>Gold Standard : Definitions and Meaning, Functions of Gold Standard, various forms of gold standard, its characteristics, merits and demerits, National and International Gold standard. Advantages and Disadvantages of National and International Gold Standard, Theory of Gold Movements, Different Aspects of Gold Movements.</p>	12
VI	<p>Paper Currency Standard : Meaning and Definitions, Its various nomenclatures, Merits and Demerits of Paper standard, Features of ideal note issue system, Principles and Practices of Note issue, Arguments in favour of issue of notes by the government and Banks, Single and Multiple Note issue system, Note issue system under banking principles, Features of a Good Note–Issue system</p> <p>Cryptocurrency : Meaning and Definition, Types of cryptocurrency, Advantages and Disadvantages of</p>	12

	cryptocurrency.	
VII	<p>Inflation, Deflation, Reflation, Disinflation, Hyperinflation, Stagflation and Index Number :</p> <p>Inflation – Definition, Types of Inflation, causes and effects of inflation on different sectors of the economy, demand-pull and cost–push inflation, measures to control inflation.</p> <p>Deflation, Reflation, Disinflation, Hyperinflation, Stagflation: Definition, causes and effect; comparison between inflation and deflation, Arguments in favour of Inflation.</p> <p>Index Numbers: Meaning and Definition, Types of Index Numbers, Necessary condition to compose Index Numbers, Limitations of Index Numbers, Application in economics.</p>	12
VIII	<p>Central Banking : Genesis and development of central banking in India, Salient features of Reserve Bank of India Act, 1934; Definition, Functions of Central Bank, Methods of credit control, Objectives of credit control, Difficulties of credit control, Central Bank and underdeveloped economy, Role and Functions of Reserve Bank of India, Aims and Objectives of monetary policy in developed and developing countries, Instruments of Monetary Policy.</p>	12
<p>Suggested Readings :</p> <ol style="list-style-type: none"> 1. वैश्य, एम०सी०, मुद्रा, बैंकिंग एवं राजस्व, रतन प्रकाशन मन्दिर, 21, दयानन्द मार्ग, दरियागंज, दिल्ली–2, तृतीय संस्करण, 1989 2. गुप्ता, बी०पी०, मुद्रा एवं बैंकिंग, आर०बी०ए०ए० पब्लिशर्स, जयपुर। 3. मिश्रा, परितोष, मुद्रा एवं बैंकिंग, प्रिन्टर्स पब्लिशर्स, जयपुर। 4. Gupta, S.B., Monetary Economics, S. Chand & Company, New Delhi, 1994. 5. Day, A.C.L., Outline of Monetary Economics, Oxford University Press, Oxford, 1960. 		
<p>The course can be opted as an elective by the students : Open for all</p>		
<p>Suggested Continuous Evaluation Methods :</p>		

Internal Assessments	Marks
Attendance	5
Assignment/Seminar	10
MCQs/Short and Long Question Test	10

Course prerequisites : **No**

Suggested equivalent online course/material :
e pathshala /coursesa /moocs / swayam/Wikipedia

B.A.
Rural Banking
First Year, Semester–II
Course–I
(Theory)

Programme/Class : Certificate		Year : First	Semester : Second
Subject : Rural Banking			
Course Code: A500201T		Course Title : Cooperative Banking in India	
Course Outcomes : The components of Cooperative Banking are Primary Agricultural Credit Societies, District Cooperative Banks, State Cooperative Banks, Cooperative Agriculture and Rural Development Bank and Urban Cooperative Banks. These banks are integral part of the rural banking. These banks provide short, medium and long term credit for agriculture and allied activities. Cooperative banking facilitates easy access to credit for the rural borrowers. The course will enable the students to understand the management, functions and lending operations of cooperative banks in rural areas.			
Credits : 4		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers – Tutorials – Practical (in hours per week) : 4-0-0			
Unit	Topics		No. of Lectures
I	Cooperative Banking, Meaning, Objectives, Advantages; Cooperative Banking Vs. Commercial Banking, Difference with regard to objectives, membership, share capital, management, loan policy and distribution of profits / dividends.		6
II	Regulating Cooperative Banking : Duality of control, RBI's control over Cooperative Banking, Management related regulated functions of State Governments / Central Governments. Supervision of Cooperative Banks by NABARD : Supervision, objectives, the core functions of Board of		6

	Supervision (BOS) of NABARD.	
III	Indian Cooperative Banking Structure : Unitary, Two tier and three tier structure, Its justification, Arguments in favour and against of two and three tier structures.	4
IV	Short Term Cooperative Credit : Meaning, Definition, Genesis of Short term cooperative credit -The cooperative credit societies Act, 1904 and its subsequent amendment in 1912; Primary Agricultural Credit Societies (PACS), Its different nomenclatures, organization and registration, objectives, membership, management, area of operation, liability of PACS, Working Capital, Sources of Funds, Loan operation/Disbursement, Components of crop loan, rate of interest, security or collateral of loan, Repayment of loan, Overdues, Supervision and Inspection, Problems of PACS in India and its remedial measures.	10
V	Medium Term Cooperative Credit : Meaning, Definition, Architecture of Medium Term Cooperative Credit, District Central Cooperative Bank (DCCB) – Genesis, Objectives, Functions, Management, Area of operation, Sources of working capital, Loan operations, Interest rate, Security/Collateral, Defects and Difficulties in the working of DCCBs, Suggestions to improve the working of DCCBs.	8
VI	State Cooperative Banks (SCBs) : Genesis, Need for the SCBs, Functions, Sources of Working Capital, Management of SCBs, Loan Operations, Critical Evaluation.	6
VII	Long Term Cooperative Credit : Meaning, Definition, Origin and Development of State Cooperative Agriculture and Rural Development Bank (SCARDB), Structure, Objectives, Financial Resources, NABARD's assistance to SCARDB in different forms, Management, Lending Procedure, Facilities	10

	given by State Governments, Defects and Difficulties faced by SCARDB in banking, Suggestions for overcoming the difficulties.	
VIII	Urban Cooperative Banks (UCBs) : Origin and Development of Urban Cooperative Banks in India, Definition, Objectives, Structure of UCBs–Single state and Multi-state UCBs, Categorisation of UCBs, characteristics of UCBs, Difference between UCBs and Commercial Banks, Area of operation, Financing Activities. Management of UCBs, Duality of control, Reconstruction of UCBs under the Banking Regulation (BR) Act, 1949, Supervisory Action Frame work (SAF) for UCBs, Report of the Expert Committee (2020) on Primary Urban Cooperative Banks appointed by RBI, Approval of Central Government Ordinance (June 2020) for UCBs, Problems of UCBs and Suggestions.	10

Suggested Readings

1. Mathur, B.S., Cooperation in India, Sahitya Bhawan, Agra – 282002
- 2^८ माथुर, बी०एस०, भारत में सहकारिता, साहित्य भवन, आगरा – 282002
3. Bedi, R.D., Theory, History and Practice of Cooperation, Loyal Book Depot, Meerut, 1979
4. Hajela, T.N., Principles, Problems and Practices of Cooperation, Shiv Lal Agrawal & Company, Agra.
- 5^८ गर्ग, डी०पी०, भारत एवं विदेश में सहकारिता, सुशील प्रकाशन, मेरठ।

The course can be opted as an elective by the students : **Open for all**

Suggested Continuous Evaluation Methods :

Internal Assessments	Marks
Attendance	5
Assignment/Seminar	10
MCQs/Short and Long Question Test	10

Course prerequisites : No

Suggested equivalent online course/material:
epathshala /coursera /moocs / swayam/Wikipedia

B.A.
Rural Banking
First Year, Semester–II
Course–II
(Practical)

Programme/Class : Certificate		Year : First	Semester : Second
Subject : Rural Banking			
Course Code: A500202P		Course Title : A Case Study of Primary Agricultural Credit Society (PACS)	
Course Outcomes :			
<p>The Primary Agricultural Credit Societies (PACS) in rural areas play an important role for delivery of agricultural credit i.e., production credit (KCC Loan). Farmers especially marginal and small farmers fulfil their credit requirement of KCC loan from the PACS by following specific procedure. By undertaking the study the students will be well acquainted with the operations, lending procedure, method of recovery of loan adopted by PACS.</p>			
Credits : 2		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers – Tutorials – Practical (in hours per week) : 0-0-02			
Unit	Topics		No. of Lectures
	<p>The case study will be conducted by visiting PACS with the help of pre-structured schedule-cum-questionnaires after prior appointment with the secretary of the society. The blank schedule-cum-questionnaires will be explained in detail through class-room lectures before conduct of the study. The collected filled-in data/information in the schedule will again be explained to the students for analysis and competition in writing of practical work.</p>		30 hrs

	Concept of Registration of Society, Membership, Area of operation, General Body, Board of Directors, Working Capital, Procedure for advancement of loan, Component of loan, Method of recovery, Overdues, Interest on lending and borrowing.	30hrs							
Suggested Readings :									
<p>1- माथुर, बी०एस०, भारत में सहकारिता, साहित्य भवन पब्लिशर्स एण्ड डिस्ट्रीब्यूटर्स (प्रा०) लि०, आगरा-282002, 2000</p> <p>2- Hajela, T.N., Principles, Problems and Practices of cooperation, Shiv Lal Agrawal & Company, Agra.</p> <p>3- Bedi, R.D., Theory, History and Practice of cooperation, Loyal Book Depot, Meerut, 1979.</p> <p>4- गर्ग, डी०पी०, भारत एवं विदेश में सहकारिता, सुशील प्रकाशन, मेरठ</p>									
This course can be opted as an elective by the students : Open for all									
Suggested Continuous Evaluation Methods :									
<table border="1"> <thead> <tr> <th data-bbox="177 1079 1070 1140">Internal Assessments</th> <th data-bbox="1070 1079 1439 1140">Marks</th> </tr> </thead> <tbody> <tr> <td data-bbox="177 1140 1070 1200">Attendance</td> <td data-bbox="1070 1140 1439 1200">5</td> </tr> <tr> <td data-bbox="177 1200 1070 1261">Style of Report writing and Method of Analysis</td> <td data-bbox="1070 1200 1439 1261">10</td> </tr> <tr> <td data-bbox="177 1261 1070 1326">MCQs Test</td> <td data-bbox="1070 1261 1439 1326">10</td> </tr> </tbody> </table>	Internal Assessments	Marks	Attendance	5	Style of Report writing and Method of Analysis	10	MCQs Test	10	
Internal Assessments	Marks								
Attendance	5								
Style of Report writing and Method of Analysis	10								
MCQs Test	10								
Course prerequisites : No.									

**DETAIL SYLLABUS FOR
DIPLOMA COURSE IN RURAL BANKING
B.A. II**

B.A.
Rural Banking
Second Year, Semester–III
Course–I
(Theory)

Programme/Class : Diploma		Year : Second	Semester : Third
Subject : Rural Banking			
Course Code: A500301T		Course Title : Banking in India	
<p>Course Outcomes :</p> <p>Rural Banking is an integral part of Indian banking. It is imperative to know the development of banking activities during preindependence and post independence period. Nationalisation of banks by the Government of India has changed the concept of class banking to mass banking. The aim of the liberalisation of banking activities in the country is to generate competition among public sector and private sector banks including foreign banks and financial services at lower cost.</p> <p>For opening up the banking sector in India the payment banks, small finance banks and NBFC and MFIs are playing an impact role for delivery of credit to fulfil the requirement of needy population, especially rural population. The students will also be able to understand how the development of banking architecture is helpful for easy access to credit and providing financial services to the unbanked rural population.</p>			
Credits : 6		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers – Tutorials – Practical (in hours per week) : 6-0-0			
Unit	Topics	No. of Lectures	
I	(a) History of Indian Banking : Ancient and Medieval period and, Colonial era. (b) Post independence period : State Bank of India – Formation, Objectives, Functions, Progress.	8	
II	(a) Nationalisation of Banks in 1969 : Background of nationalisation of private banks, Objectives, Expansion of functional areas and credit delivery system.	12	

	<p>(b) Nationalisation of Banks in 1980 : Reason for the nationalisation, expansion of banking business, contribution to national economy.</p> <p>(c) Regional Rural Banks (RRBs) : Origin and Development, objectives, functions and progress of RRBs, problems encountered by RRBs.</p>	
III	<p>(a) Lead Bank Scheme (LBS) : Genesis of LBS, objectives, Fora under LBS (i) Block Level Banker's Committee (BLBC), (ii) District Consultative Committee (DCC) – Constitution of DCC, Conduct of DCC meetings and its agenda, Role of Lead District Managers (LDMs) and functions, Grievance Redressal District Level Review Committee (DLRC) meetings.</p> <p>(b) State Level Bankers Committee (SLBC) : (i) Constitution of SLBC, Conduct of SLBC meetings and review, Activities and Targets, Liason with State Government, Capacity Building /Training/Sensitization Programme. (ii) Implementation of LBS – Preparation of Credit Plans, Potential Linked Credit Plans (PLPs), Monitoring the Performance of Credit Plans, Mechanism and Management of Data Flow at LBS Fora, Assignment of Lead Bank Responsibility, Providing banking services in unbanked villages, Implementation of the Recommendations of the Expert Group on CD Ratio, Other activities.</p>	14
IV	<p>(a) Service Area Approach (SAA) : Genesis, meaning, definition, objectives, advantages, Mid-term Review in 2004-2005, present development.</p> <p>(b) Priority Sector Lending (PSL) : Meaning, Objectives, Eligible Categories under PSL and targets under priority sector, Miscellaneous.</p>	10
V	<p>Liberalisation of Banking Activities in the 1990s: Liberalisation of licensing policy of private banks,</p>	10

	<p>Relaxation of norms for foreign direct investment, Objectives, use of 4-6-4 method, Progress of banking under liberalised norms.</p> <p>Local Area Banks (LAB) : Genesis, Meaning, Definition, Objectives, Findings and Recommendations of Report of the Review Group, Present Position.</p>	
VI	<p>(a) Amalgamation / Merger of Public Sector Banks in the 2000s and 2010s : Introduction, Objectives, Terms of amalgamation and its impact on banking in relation to shareholding pattern, pension liability provisions, accounting policies for bad loans etc..</p> <p>(b) Rescue of Private Banks (2020s) : Troubled YES Bank and Mismanaged Lakshmi Vilas Bank (LVB).</p> <p>(c) Promotion of Banking by Ministry of Finance, Government of India : (i) Bank Board Bureau – Objectives and Functions (ii) Capital for Public Sector Banks – Activities Under Indradhanush Plan (iii) Debt Recovery Tribunals – Objectives and Functions.</p>	12
VII	<p>(a) Payment Bank : Genesis, Meaning, Definition, Regulations, Functions, Criticisms</p> <p>(b) India Post Payment Bank : Genesis and Development, Delivery of different financial services, Area of Operation, Financial Empowerment and Inclusion.</p> <p>(c) Small Finance Bank (SFB) : Origin and Development, Objectives, Eligible Promoters, Promoter’s contribution, Scope of activities, Foreign shareholding, Prudential norms, Transition path, Operational SFBs in India.</p>	12
VIII	<p>(a) Shadow Banking : Genesis, Meaning, Definition, Types, Functions, Risks, Shadow Banking in India.</p> <p>(b) Non-Banking Financial Company (NBFC) : Meaning, Definition, Different types/categories of NBFC, Functions, Precautions to be taken for placing deposit with NBFC.</p>	12

	<p>(c) Microfinance Institution (MFI) : Meaning, Definition, Types, Characteristic Features, Source of funds, Purposes and process of granting microloans, Interest charged, Repayment period, Problems faced by MFI in India, Advantages and Disadvantages.</p> <p>(d) Self-Help Groups (SHGs) : Genesis, Meaning, Definition, Characteristic features, Sources of funds, Advancement of loan, Rate of interest charged, Recovery performance, Management, Problems faced by SHGs in India.</p> <p>(e) Indigenous Bankers : Origin and Development, Meaning, Definition, Different categories, Lending operations, Rate of Interest charged, Policy of the Government on Indigenous banking, Merits and Demerits.</p>	
--	--	--

Suggested Readings:

- 1- वैश्य, एम0सी0, मुद्रा, बैंकिंग एवं राजस्व, रतन प्रकाशन मन्दिर, 21, दयानन्द मार्ग, दरियागंज, दिल्ली-2, तृतीय संस्करण, 1989
- 2- गुप्ता, बी0पी0, मुद्रा एवं बैंकिंग, आर0बी0ए00ए0 पब्लिशर्स, जयपुर।
- 3- मिश्रा, परिताष, मुद्रा एवं बैंकिंग, प्रिन्टर्स पब्लिशर्स, जयपुर।
- 4- Reserve Bank of India – Master Circular – Lead Bank Scheme
https://www.rbi.org.in/scripts/BS_ViewMasCirculardetails.aspx?i
- 5- WIKIPEDIA – Banking in India
https://en.wikipedia.org/wiki/Banking_in_India
- 6- Reserve Bank of India –Rural Lending – Service Area Approach – Review – Relaxation in Service Area Norms
<https://www.rbi.org.in/scripts/NotificationUser.aspx?Id=2044&mode=0>
- 7- WIKIPEDIA – Priority – Sector – Lending
https://en.wikipedia.org/wiki/priority_sector_lending
- 8- Department of Financial Services, Ministry of Finance, Government of India

– Banking

https://financialservices.gov.in/new_initiatives/banking

9- Reserve Bank of India – Report of the Review Group on The Working of the Local Area Bank Scheme.

<https://www.rbi.org.in/script/PublicationReportDetails.aspx?ID=294>

10- WIKIPEDIA : Payments Bank

https://en.wikipedia.org/wiki/Payments_bank

11- Indian Post Payments Bank (IPPB)

https://www.ippbonline.com/web/ippb/about_us1

12- Vikaspedia-Small Finance Banks

https://vikaspedia.in/social_welfare/financial_inclusion/financial_lite.....

13- Reserve Bank of India – RBI releases Guidelines for Licensing of Small Finance Banks in the Private Sector

https://rbi.org.in/scripts/BS_PressReleaseDisplay.aspx?prid=32614

This course can be opted as an elective by the students : **Open for all**

Suggested Continuous Evaluation Methods :

Internal Assessments	Marks
Attendance	5
Assignment / Seminar	10
MCQs /Short and Long Questions Test	10

Course prerequisites : No

Suggested equivalent online courses/Material :

[epathshala/courser/moocs/swayam/Wikipedia/vikaspedia](#)

B.A.
Rural Banking
Second Year, Semester–IV
Course–I
(Theory)

Programme/Class : Diploma		Year : Second	Semester : Fourth
Subject : Rural Banking			
Course Code: A500401T		Course Title : Banking (Theory and Practice)	
Course Outcomes :			
<p>Banking plays an important role for the development of the economy of the country. Multilateral Banks are also contributing significantly to the overall development of the countries of the world. The study of this paper will expose the students to different kinds of banks and their operational activities. The students will learn the different aspects of banking like the characteristics of various bank accounts and their operations, deposits, investment and borrowings. The study will also support in understanding how the different lender banks are helpful in wealth creation and protection of their deposits /savings through insurance cover.</p>			
Credits : 4		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers – Tutorials – Practical (in hours per week) : 4-0-0			
Unit	Topics	No. of Lectures	
I	<p>Banks : Evolution, Meaning, Definition, Classification of Banks, Scheduled and Non-Scheduled banks and their characteristics.</p> <p>Credit Union – Definition, Function, Difference between bank and credit union.</p> <p>Commercial Banks : Meaning and Definitions, Categories of commercial banks, functions, the process of credit creation – purposes and limitations; The role of commercial banks in modern economy.</p>	6	
II	(a) Balance Sheet of Commercial Bank : Meaning, Definition, Assets and Liabilities, Paid-up capital, A	8	

	<p>critical appraisal to measure the profitability and efficiency of banks</p> <p>(b) Banker and Customer: Meaning, Definition, Types of bank customers, Relationship between the banker and customer.</p>	
III	<p>(a) Types of Accounts, Deposit and Current Accounts; Over Draft Account, Joint Account, Partnership Account of Limited Liability Companies, Loan Account, Other Accounts.</p> <p>(b) Types of Deposits : Demand and Time Deposits – Meaning and Definitions</p> <p>(c) Advances to Customers : Principles of good lending, secured and unsecured advances, Different types of securities – their valuation and worth; margin etc..</p>	8
IV	<p>Credit Instruments : Meaning, Definition, Difference between Credit Instruments and Money; Types of Credit Instruments–Cheque, Order Cheque, Bearer Cheque, Crossed Cheque; Bills of Exchange –Aspects, Features, Advantages, Similarities and Dissimilarities between cheque and Bills of Exchange; Promisory Note, Bank Draft, Hundi, Letter of credit, Treasury Bills, Book-Credit.</p>	6
V	<p>Detail Explanation of the following terms :</p> <p>(a) Basel Accord – Basel I, II and III</p> <p>(b) Banking Ombudsman</p> <p>(c) Prudential Norms</p> <p>(d) Net Worth</p> <p>(e) Capital Adequacy Ratio (CAR)</p> <p>(f) Capital to Risk – Weighted Asset Ratio (CRAR)</p> <p>(g) Statutory Liquidity Ratio (SLR)</p> <p>(h) Cash Reserve Ratio (CRR)</p> <p>(i) Marginal Cost of Funds based Lending Rate (MCLR)</p> <p>(j) Net Interest Margin</p> <p>(k) Core Banking Solution (CBS)</p>	14

	<ul style="list-style-type: none"> (l) Net Demand and Term Liabilities (NDTL) (m) Prime Lending Rate (PLR) (n) One Time Settlement (OTS) (o) Credit Information Bureau (India) Limited (CIBIL) (p) Credit – Deposit Ratio (CD Ratio) (q) Indian Financial System Code (IFSC) (r) Magnetic Ink Character Recognition (MICR) (s) Real Time Gross Settlement (RTGS) (t) National Electronic Fund Transfer (NEFT) (u) Immediate Payment Service (IMPS) (v) Unified Payment Interface (UPI) (w) Equated Monthly Installment (EMI) 	
VI	<p>Deposit Insurance Credit Guarantee Corporation (DICGC) : Evolution, Importance, Salient Features of DICGC Act. 1961, DICGC (Amendment) Act 2021, Procedure of claim settlement for the distress bank and account holders (Depositors), Advantages and Disadvantages.</p>	6
VII	<ul style="list-style-type: none"> (a) Small Industries Development Bank of India (SIDBI) : Genesis, Objectives and Functions (b) Joint Stock Bank : Meaning, Objectives and Functions (c) (i) Exchange Banks : Meaning, Objectives, Functions and Defects in working (ii) Export-Import Bank of India (EXIM Bank) : Genesis, objectives and functions (d) Investment Bank : Meaning, Definition, Working – Financial Advisor, Mergers and Acquisitions (e) Merchant Bank : Meaning, Definition, Functions, Difference between Merchant Banks and Investment Banks 	6
VIII	<p>Development Banks : Brief studies on genesis, objectives and functions of following development banks –</p> <ul style="list-style-type: none"> (a) International Monetary Fund (IMF) (b) International Bank of Reconstruction and Development (IBRD) 	6

(c) International Development Association (IDA)	
(d) Asian Development Bank (ADB)	
(e) New Development Bank (NDB)	

Suggested Readings:

- 1- वैश्य, एम0सी0, मुद्रा, बैंकिंग एवं राजस्व, रतन प्रकाशन मन्दिर, साहित्य कुंज, महात्मा गांधी मार्ग, आगरा-2, 1989
- 2- Indian Institute of Banking and Finance, Principles and Practice of Banking, 5th Edition, Macmillan Education, New Delhi.
- 3- Investopedia – Basel Accord –
https://www.investopedia.com/terms/b/basel_accord.asp
- 4- Investopedia–Bank– <https://www.investopedia.com/terms/b/bank.asp>
- 5- SIDBI - <https://www.sidbi.in/en>
- 6- What is Joint Stock Bank ?– Quora – <https://www.quora.com/what-is-joint-stock-bank>
- 7- Exchange Banks : Functions, Working and Defects –
<https://www.microeconomicsnotes.com/banking/exchange-banks/e...>
- 8- Investopedia – Investment Bank –
<https://www.investopedia.com/terms/i/investmentbank.asp>
- 9- Merchant Bank – Investopedia –
<https://www.investopdia.com/terms/merchantbank.asp>
- 10- International Bank of Reconstruction and Development (IBRD) –
Investopedia – <https://www.investopedia.com/terms/i/international-bank-of-reconstruction>
- 11- New Development Bank–Wikipedia–<https://en.wikipedia.org/wiki/New-Development-Bank>

This course can be opted as an elective by the students : **Open for all**

Suggested continuous Evaluation Methods :

Internal Assessments	Marks
----------------------	-------

	Attendance	5	
	Assignment / Seminar	10	
	MCQs/Short and Long Question Test	10	
Course Prerequisites : No			
Suggested equivalent online courses/ Material : epathalasha/courser/moocs/swayam/investopedia/quora			

B.A.
Rural Banking
Second Year, Semester–IV
Course–II
(Practical)

Programme/Class : Diploma		Year : Second	Semester : Fourth
Subject : Rural Banking			
Course Code: A500402P		Course Title : Study of a Branch of RRB/Commercial Bank in Rural Areas.	
Course Outcomes :			
<p>The main functions of Commercial Banks and RRBs are deposit creation and lending. These banks play an important role in providing credit for agricultural and allied activities and non-farm activities. The farmers and non-farmers fulfil their credit needs by borrowing for different income generating activities. It helps to enhance their level of income and standard of living. The study will enable the students to understand the banking activities in rural areas, lending operations, recovery strategies and problems faced by banks in lending and recovery of loans and, also the difficulties faced in availing loan, other financial services by the rural customers.</p>			
Credits : 2		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers–Tutorials–Practical (in hours per week) : 0-0-02			
Unit	Topics	No. of Lectures	
	The case study of either a branch of commercial bank or RRB situated in rural areas will be conducted through visit after prior appointment with the Manager of the bank. The pre-structured blank schedule-cum-questionnaires will be explained in detail through class-room lectures before conduct of the study. The collected filled-in data/information in the schedule will again be explained to the students for analysis and completion in writing of practical	30 hrs	

	record.	
	Meaning and Definitions of Commercial and Regional Rural Banks, Area of operation, Functions, Deposits, Interest rate for different tenures, Effort for deposit mobilization, growth of deposits, Purpose-wise different kinds of loan, Priority Sector lending, Eligibility for availing loan, rate of interest charged, Growth of disbursement of loan, Strategy for recovery, NPAs; Different type of Accounts opened and rate of interest; Interest Income, Credit-Deposit ratio, Problems faced in lending and recovery of loan, Problems faced by customers and borrowers in availing financial services.	30 hrs

Suggested Readings :

1. Dhingra, I.C., Rural Banking in India, S. Chand & Co. Limited, New Delhi-110055, 1994
2. Ahmad, Rais, Rural Banking and Economic Development, Mittal Publications, New Delhi – 110059, 1998.
3. Varma, M.L., Rural Banking in India, Rawat Publications, Jaipur – 302017, 1988
4. Sayers, R.S., Modern Banking, Oxford University Press, Delhi, 1978

This course can be opted as an elective by the students : **Open for all**

Suggested Continuous Internal Evaluation :

Internal Assessments	Marks
Attendance	5
Maintaining Practical Record : Style of presentation and analysis	10
MCQs Test	10

Course prerequisites : No

**DETAIL SYLLABUS FOR
DEGREE COURSE IN RURAL BANKING
B.A. III**

B.A.
Rural Banking
Third Year, Semester–V
Course–I
(Theory)

Programme/Class : Degree		Year : Third	Semester : Fifth
Subject : Rural Banking			
Course Code: A500501T		Course Title : Agricultural Economics	
Course Outcomes :			
<p>The objective of the course is to highlight the characteristics of Indian agriculture and importance of agricultural production for supporting the food security of the country as well as nutritional security. The students offering this course will be able to understand the risk and uncertainty in the agriculture and different challenges to agriculture and allied activities. The course will infuse knowledge among the students relating to importance of agriculture in the economic development of the country.</p>			
Credits : 5		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers – Tutorials – Practical (in hours per week) : 5-0-0			
Unit	Topics	No. of Lectures	
I	AGRICULTURE AND ECONOMIC DEVELOPMENT: Characteristics of Indian Agriculture, Indian Agriculture Scenario, Post Independence period, Agriculture in a growing Economy, Subsistence Agriculture and its Modernization, Interdependence between Agriculture and Industry, Farming System, Contract Farming, Types of Contract Farming, Recent Developments in Contract Farming, Advantages and Disadvantages.	10	
II	Agriculture Production and Employment : Different categories of farmers and their composition in the country, Farm size and productivity relationship, Trends of production and productivity of major crops, regional variations,	10	

	<p>productivity of crops in rain-fed areas, measures to improve production and productivity.</p> <p>Extent of employment and unemployment in agriculture, technological change and labour absorption, agricultural wages, women in agriculture.</p>	
III	<p>Diversification of Agriculture and Allied Activities :</p> <p>Livestock economics – Livestock resources and their productivity, problems of marketing; White revolution, Bee-keeping, Fishery and Poultry development, Blue revolution, Forestry, Horticulture and Floriculture, Issues and Problems.</p>	7
IV	<p>Agriculture Land, Irrigation and Consumption of Fertilizers :</p> <p>Pattern of land utilization, land holdings, sub-division and fragmentation, land ownership and tenancy, land reform measures and recent developments.</p> <p>Irrigation–Minor and Major irrigation projects, causes of slow progress, micro irrigation, drip irrigation, issues and problems.</p> <p>Consumption of Fertilizers, : Availability of different chemical fertilizers, regional variations in consumption; bio-fertilizers, indigenous fertilizers, issues and problems; organic farming and its progress.</p>	10
V	<p>Farmers Producers Organisation (FPO) : Meaning, definition, objectives, formation and functions, promoters of FPOs, FPOs and marginal, small and landless farmers, policy of Government for the promotion of FPOs, Role of Small Farmers’ Agri-Business Consortium (SFAC) and NABARD for the promotion and development of FPOs, advantages and disadvantages.</p>	8
VI	<p>Risk and Uncertainty in Agriculture: Nature and Types of Risks and Uncertainties in Agriculture, Public Policies and Farm level measures to reduce risk and uncertainties, Agricultural Insurance – Objectives, progress, problems, policy of the Government.</p>	10
VII	<p>Agricultural Trade, Markets and Prices : Meaning and definition of agricultural markets, Types of agricultural commodity markets,</p>	10

	<p>classification of agricultural products, method of sale, Marketing agencies and channels.</p> <p>Fluctuations in agricultural prices – Causes and impact, Price stabilization meaning and objectives, Instruments for agricultural price stabilization.</p> <p>Agriculture and International trade – Main features of international trade in agricultural commodities.</p>	
VIII	<p>Food Security : Meaning, Definition, National Food Security Act, 2013 – Objectives, salient features, significance, different schemes under national food security programme, problems of agricultural subsidies.</p> <p>Buffer stock–meaning, objectives, operational cost, issues and problems.</p> <p>World Trade Organisation (WTO) and Indian Agriculture with reference to agricultural subsidies and food security.</p>	10
<p>Suggested Readings:</p> <ol style="list-style-type: none"> 1. Norton, D. Roger, Agricultural Development Policy–Concepts and Experience, 2004, John Wiley & Sons Ltd., England 2. Bhalla, G.S., Indian Agriculture since Independence, National Book Trust, New Delhi, 2007. 3. Das, Mrutyunjay, Agricultural Economics, Anmol Publications, New Delhi, 2013 4. Gupta, P.K., Agricultural Economics, Vrinda Publicatino, Delhi, 2012. 5. Gupta, P.K., Krishi Arthasastra (Hindi), Vrinda Publication, Delhi, 2012. 6. Lekhi, R.K., Agricultural Economics, Kalyani Publishers, Delhi 2013. 7. Lekhi, R.K., Krishi Arthasastra (Hindi), Kalyani Publishers, Delhi, 2013. 		
<p>The course can be opted as an elective by the students : Open for all</p>		
<p>Suggested Continuous Evaluation Methods :</p>		

Internal Assessments	Marks
Attendance	5
Assignment/Seminar	10
MCQs/Short and Long Question Test	10

Course prerequisites : **No**

Suggested equivalent online course/material:
 epathshala /coursera /moocs / swayam/Wikipedia/vikaspedia

B.A.
Rural Banking
Third Year, Semester–V
Course–II
(Theory)

Programme/Class : Degree		Year : Third	Semester : Fifth
Subject : Rural Banking			
Course Code: A500502T		Course Title : Rural and Agricultural Credit	
Course Outcomes :			
<p>Rural and agricultural credit play an important role for the agricultural and rural development of the country. Institutional agencies are the prime source for delivery of rural/agricultural credit. It is essential to understand the role of different schemes like PMJDY, KCC etc. to fulfil the credit need of famers and non-farmers for enhancing the productivity and their income through availing credit. There are recommendations of committees to strengthen agricultural credit system. The students offering this paper will be able to develop clear knowledge of rural and agricultural credit system of the country and its role for the development of rural economy.</p>			
Credits : 5		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers – Tutorials – Practical (in hours per week) : 5-0-0			
Unit	Topics	No. of Lectures	
I	(a) Meaning and objectives of rural and agricultural credit, difference between rural and agricultural credit, term-wise classification, importance of rural credit for the development of farm and non-farm sector. (b) Types of credit : Production and Investment credit–meaning, definition and objectives, synonymous terms used for production credit, Difference between production and investment Credit.	10	
II	Sources of Rural Credit : Different institutional and non-Institutional agencies purveying rural credit, Role of institutional agencies for financing agriculture and rural	10	

	development, Advantages of institutional credit, Disadvantages of non-Institutional Credit. Multi-Agency Approach to Rural Credit : Genesis, Meaning, Definition, Recommendations of C.E. Kamath Committee appointed by RBI.	
III	National Bank for Agriculture and Rural Development (NABARD) : Genesis, Objective Functions, Bank Regulation, Refinancing activities, Rural innovation, Role of NABARD in agriculture and rural development	7
IV	Prime Minister Jan Dhan Yojana (PMJDY) : Genesis, Objectives, Overdraft facility under PMJDY. General Credit Card (GCC) : Genesis, objectives, Target Groups of prospective beneficiaries, Eligibility for borrowing, quantum of loan, Rate of interest charged, Repayment period, Advantages of GCC, Problems and Prospects.	8
V	Kisan Credit Card (KCC) Scheme: Genesis, Objectives, Salient features of the scheme, Eligibility and credit limit, overhead costs/Expenses on borrowing, Loan amount including Ancillary and Contingent expenditures, short term and Term loan, Disbursement of loan, Rate of interest charged, subvention and incentives to marginal and small farmers on interest, repayment period, security, other features, advantages of the scheme to the farmers.	10
VI	Joint Liability Groups (JLG) : Genesis, Meaning, Definition, Features, Different types of JLGs, Promoters of JLGs, Difference between SHG and JLG, Model of finance by banks, Documents required by banks for JLG, Support of NABARD for the scheme, Advantages, Progress. Negotiable Warehouse Receipts (NWRs) : Genesis, Meaning, Definition, Features, Working of NWRs, Limits of loan, Gaps in the Warehouse system, Benefits of NWRs, Recommendation of Shri Dinesh Rai committee for	10

	strengthening NWRs, Importance of NWRs for availing agricultural credit.	
VII	Micro Units Development and Refinance Agency (MUDRA): Genesis, meaning, definition, objectives, features, eligibility for MUDRA loan, quantum of loan, margin, processing fee, repayment period, MUDRA card Advantages, Role of MUDRA scheme for the development of micro enterprises.	10
VIII	(a) Recommendations of KHUSRO and NARASIMHAN Committee for strengthening agricultural credit system. (b) Creditworthiness, Assessment of repaying capacity of borrower, Problems of access to rural/agricultural credit, recovery and loan delinquency.	10

Suggested Readings :

1. Dhingra, I.C., Rural Banking in India, S. Chand & Co. Limited, New Delhi-110054, 1994
2. Agarwal, A.N. and Lal, Kundan, Rural Economy of India, Vikas Publishing House Ltd., New Delhi-110014, 1990
3. Ahmad, Rais, Rural Banking and Economic Development, Mittal Publications, New Delhi – 110059, 1998
4. Varma, M.L., Rural Banking in India, Rawat Publications, Jaipur – 302017, 1988
5. Reddy, Subha S. and Raghu Ram, P., Agricultural Finance and Management, Oxford & IBN Publishing Co. Pvt. Ltd., New Delhi – 110019, 2011

The course can be opted as an elective by the students : **Open for all**

Suggested Continuous Evaluation Methods :

Internal Assessments	Marks
Attendance	5
Assignment/Seminar	10
MCQs/Short and Long Question Test	10

Course prerequisites : **No**

Suggested equivalent online course/material:

epathshala /coursera /moocs / swayam/Wikipedia/vikaspedia

B.A.
Rural Banking
Third Year, Semester–V
Course–III
(Project)

Programme/Class : Degree		Year : Third	Semester : Fifth
Subject : Rural Banking			
Course Code: A500503R		Course Title : Study in the Area of Rural Banking – I	
Course Outcomes :			
<p>The study provides an opportunity to acquire knowledge how to formulate a project and objectives, prepare schedule-cum-questionnaires, collect relevant data/ information and for collation, compillation, tabulation and analysis of data. It enables the students to understand the problematic issues of the project and develops the skill for investigative report writing.</p>			
Credits : 3		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers–Tutorials–Practical–Project (in hours per week) : 0-0-0-03			
Unit	Topics		No. of Lectures
	<p>A topic of the project will be selected as per the choice of the student in consultation with the teacher in the discipline of rural banking considering its feasibility. The student will be asked to prepare problem of the topic and objectives, and schedule-cum-questionnaires. The collected desired data/information will be collated, compilled and tabulated as per the chapter plan. The analysis and writing of the project report will be completed under the supervision of the teacher.</p>		90 hrs

Suggested Readings :

1. Mittal, A.C., Sharma, B.S., Project Management, Vista International Publishing House, New Delhi, 2006
2. Patel, Bhavesh M., Project Management, Vikas Publishing House Pvt. Ltd., New Delhi, 2000.
3. Desai, Vasant, Project Management, Himalaya Publishing House, Mumbai, 1997
4. Nagarajan, K., Project Management, New Age International (P) Ltd., New Delhi, 2001
5. Narayana, B., Project Management, A.P.H. Publishing Corporation, New Delhi, 1999

This course can be opted as an elective : **Open for all**

Suggested Continuous Evaluation Methods : (25 Marks)

Project Report Evaluation: Quality of content and Analysis, Use of Tools and Techniques for investigation and report writing.

Course prerequisites : **No.**

B.A.
Rural Banking
Third Year, Semester–VI
Course–I
(Theory)

Programme/Class : Degree		Year : Third	Semester : Sixth
Subject : Rural Banking			
Course Code: A500601T		Course Title : Rural Economics	
Course Outcomes:			
<p>Around 65 per cent of population of the country live in rural areas. Available rural infrastructure and amenities are not upto the mark. Rural adult population are encountering employment problem. The dependency rate is also high. Large percentage of rural women are deprived of wage employment due to various reasons. Access to different financial services are restricted due to financial exclusion. Disadvantaged section of rural population are also suffering from poverty. Implementation of rural development programmes are helpful in improving the standard of living of target groups to a greater extent. The present course will be of immense help in understanding the rural economy of the country.</p>			
Credits : 4		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers – Tutorials – Practical (in hours per week) : 4-0-0			
Unit	Topics	No. of Lectures	
I	Rural Economy of India : Nature and Scope of rural economics, Salient features of rural economy, Linkages of Agricultural and Non-agricultural sector, Causes of rural backwardness, rural–urban interdependencies–employment, market, technology, information, Ecosystem, Infrastructure etc., State of rural economy during pre and post–independence period.	8	
II	Rural Demography of India : (a) Meaning, scope and importance of rural demography; characteristics of rural households; census of India 2001	8	

	<p>& 2011–Size, growth, distribution and density of rural population, sex and age, composition, fertility and mortality patterns, Size of rural settlements, literacy and education, Rural infrastructure and amenities, migration pattern.</p> <p>(b) Population Policy of India : Family Planning in India– Family Planning Programme, Two–child norms, Modern initiative in reproductive health, status of rural women.</p>	
III	Rural Development in India : Genesis, meaning, importance, objectives, facets of rural development, rural development strategies, critical evaluation of different rural development programmes/ schemes and suggestions	6
IV	<p>Rural Occupational Structure :</p> <p>(a) Nature of rural occupation, occupational structures– Farmers, Agricultural Labours, Artisans, Weavers, Traders, Forest Dwellers/Tribes and Others in rural India, Structural changes in rural occupation.</p> <p>(b) Rural Indebtedness in India: Meaning of rural indebtedness, Extent of rural indebtedness, NSSO Study on Farmer’s Indebtedness, Causes of rural indebtedness, Consequences, Remedial measures to solve rural indebtedness.</p>	6
V	<p>Rural Unemployment in India: Nature of rural unemployment, Types of rural unemployment, Magnitude of rural unemployment, Consequences, Remedial measures.</p> <p>A brief summary of Report of the National Commission on Rural Labour, 1991 and its important recommendations, summary of latest quinquennial NSS Report on Employment and Unemployment of Rural Labour Households.</p> <p>Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA): Genesis, Importance, Progress of MGNREGA, Problems, Suggestions.</p>	8
VI	Rural Poverty : Meaning, Definition, Concept of rural	8

	poverty, Components of rural poverty, Estimation / Measurement of rural poverty – Pre- Independence Poverty Estimation and Post-Independence Poverty estimation, Estimation of poverty through use of Consumption Expenditure Surveys, Magnitude of rural poverty; Poverty Line – Types, Below Poverty Line (BPL), Limitations of BPL approach; causes and consequences of rural poverty, Poverty eradication measures.	
VII	<p>Financial Inclusion : Origin and Development of Financial Inclusion, Financial Inclusion and Exclusion–Meaning and Definitions; Different financial services covered under Financial Inclusion, Concept of Rural Financial Inclusion (RFI), Agents of RFI, Progress of RFI in the country, Advantages of RFI, Disadvantages of Rural Financial Exclusion, Importance of RFI for the growth of rural economy, Main findings of NABARD All India Rural Financial Inclusion Survey 2016-17.</p> <p>Pradhan Mantri Jan Dhan Yojna (PMJDY) : Genesis, Meaning, Different Benefits under PMJDY, Progress of PMJDY, Role of PMJDY for the promotion of RFI.</p> <p>Financial Literacy and Education : Meaning, Its importance for strengthening RFI;</p> <p>Banking Correspondent (BC)/Banking Facilitator (BF) : Meaning, Role of BC/BF for facilitating RFI in unbanked/under-banked rural areas.</p>	8
VIII	Cottage and Small Scale Industries in India : Definitions of Cottage and Small Scale Industries; Micro and Small Enterprises by MSMED Act, 2006. Genesis of the Development, Characteristics, Classification of Cottage and Small Scale Industries, Government Policies for Development and Promotion of Small – Scale Industries, Role and Importance of Cottage and Small Scale Industries in rural economy, Present Plight and Problems of Cottage and Small Scale Industries, Remedial Measures to remove	8

	the difficulties.									
<p>Suggested Readings:</p> <ol style="list-style-type: none"> 1. Desai, Vasant : Rural Development in India, Himalaya Publishing House, Mumbai. 2. Dutt and Sundaram : Indian Economy, S. Chand Publications, New Delhi. 3. Mishra, S.K. and Puri, V.K. : Economics of Development and Planning, Himalaya Publishing House, Mumbai. 4. Mukundam, N : Rural Development and Poverty Eradication in India. 5. Singh, Katar : Rural Development – Principles, Policies and Management. 										
<p>The course can be opted as an elective by the students : Open for all</p>										
<p>Suggested Continuous Evaluation Methods :</p> <table border="1" data-bbox="252 898 1350 1077"> <thead> <tr> <th data-bbox="252 898 1070 943">Internal Assessments</th> <th data-bbox="1070 898 1350 943">Marks</th> </tr> </thead> <tbody> <tr> <td data-bbox="252 943 1070 987">Attendance</td> <td data-bbox="1070 943 1350 987">5</td> </tr> <tr> <td data-bbox="252 987 1070 1032">Assignment/Seminar</td> <td data-bbox="1070 987 1350 1032">10</td> </tr> <tr> <td data-bbox="252 1032 1070 1077">MCQs/Short and Long Question Test</td> <td data-bbox="1070 1032 1350 1077">10</td> </tr> </tbody> </table>			Internal Assessments	Marks	Attendance	5	Assignment/Seminar	10	MCQs/Short and Long Question Test	10
Internal Assessments	Marks									
Attendance	5									
Assignment/Seminar	10									
MCQs/Short and Long Question Test	10									
<p>Course prerequisites : No</p>										
<p>Suggested equivalent online course/material: eathshala /coursera /moocs / swayam/Wikipedia/vikaspedia</p>										

B.A.
Rural Banking
Third Year, Semester–VI
Course–II
(Theory)

Programme/Class : Degree		Year : Third	Semester : Sixth
Subject : Rural Banking			
Course Code: A500602T		Course Title : Issues in Economic Development	
Course Outcomes :			
<p>There are several economic and non-economic factors responsible for economic development. It is also imperative to know the characteristics of undeveloped economy, obstacles and basic requirement for economic development. For achieving the sustainable economic development and balanced growth of the economy it is to be emphasized on accelerating capital formation, proper investment on human resources development and arresting environmental degradation. The contents of the paper highlight the different indicators of economic development and significantly contribute to the knowledge relating to important issues in economic development.</p>			
Credits : 4		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers – Tutorials – Practical (in hours per week) : 4-0-0			
Unit	Topics		No. of Lectures
I	Economic Development : Introduction; Economic Development of Economic Growth; Definition and Indicators of Economic Development; Meaning of the term underdeveloped; Different criteria of underdevelopment		6

II	Characteristics of an Underdeveloped Economy : General Poverty; Agriculture the main occupation; A dualistic Economy; Underdeveloped Natural Resources; Demographic Features; Under-employment or Disguised unemployment; Economic Backwardness; Absence of Enterprise and Initiative, In-sufficient Capital Equipment; Technological Backwardness; Foreign Trade Orientation.	8
III	Obstacles to Economic Development : Meaning and Definition of Vicious Circle of Poverty; Existence of Vicious circles of poverty, Low rate of capital formation; Socio-Cultural Obstacles; Repercussion of International Forces.	6
IV	Basic Requirements for Economic Development : An Indigenous Base; Removing Market Imperfections; Structural Changes; Capital Formation; A Suitable Investment Criterion; Socio-Cultural Requirements; Efficient Administration.	8
V	(a) Economic and Non-Economic Factors in Development : Economic Factors; Non-Economic Factors. (b) Human Capital Formation : Meaning, Importance; Problems of Human Capital Formation; Criteria for Investment in Human Capital.	8
VI	Capital Formation and Economic Development : Meaning of Capital Formation, Importance of Capital Formation; Reasons for Low Rate of Capital Formation; Sources of Savings, Sources of Capital Formation; Capital Formation in India.	8
VII	(a) The concept of Balanced Growth : Meaning – Explanation of the Theory; criticism of the Doctrine of Balanced Growth (b) The Concept of Unbalanced Growth (c) Meaning, A Critical Appraisal, Its Limitations	8
VIII	Environment and Sustainable Development : Defining sustainability for renewable resources ; A brief history of environmental change ; Commonpool resources; environmental externalities and state regulation of the	8

	environment; Economic activity and Climate change.									
<p>Suggested Readings :</p> <ol style="list-style-type: none"> 1. Alhuwalia, I.J. and Little, I.M.D. eds., India's Economic Reforms and Development, Oxford University Press, New Delhi. 2. Brahmananda, P.R. and Panchmukhi, eds., Development Experience in the Indian Economy : Perspectives, Bookwell, Delhi. 3. Misra, S.K. and Puri, V.K., Economics of Growth and Development, Himalaya Publishing House, Mumbai. 4. Jhingan, M.L., The Economics of Development and Planning, Twelfth Edition, 1979, Vikas Publishing House Pvt. Ltd., New Delhi. 5^० झिंगन, एम. एल., विकास का अर्थशास्त्र एवं नियोजन, वृन्दा पब्लिकेशन, नई दिल्ली। 										
<p>The course can be opted as an elective by the students : Open for all</p>										
<p>Suggested Continuous Evaluation Methods :</p> <table border="1" data-bbox="252 1066 1353 1240"> <thead> <tr> <th data-bbox="252 1066 1070 1111">Internal Assessments</th> <th data-bbox="1070 1066 1353 1111">Marks</th> </tr> </thead> <tbody> <tr> <td data-bbox="252 1111 1070 1155">Attendance</td> <td data-bbox="1070 1111 1353 1155">5</td> </tr> <tr> <td data-bbox="252 1155 1070 1200">Assignment/Seminar</td> <td data-bbox="1070 1155 1353 1200">10</td> </tr> <tr> <td data-bbox="252 1200 1070 1240">MCQs/Short and Long Question Test</td> <td data-bbox="1070 1200 1353 1240">10</td> </tr> </tbody> </table>			Internal Assessments	Marks	Attendance	5	Assignment/Seminar	10	MCQs/Short and Long Question Test	10
Internal Assessments	Marks									
Attendance	5									
Assignment/Seminar	10									
MCQs/Short and Long Question Test	10									
<p>Course prerequisites : No</p>										
<p>Suggested equivalent online course/material: epathshala /coursera /moocs / swayam/Wikipedia/vikaspedia</p>										

B.A.
Rural Banking
Third Year, Semester–VI
Course–III
(Practical)

Programme/Class : Degree		Year : Third	Semester : Sixth
Subject : Rural Banking			
Course Code: A500603P		Course Title : Estimation of Production Credit Need of Farmers	
Course Outcomes :			
<p>Due to lack of inadequate current savings the farmers avail credit either from institutional or non-institutional sources in order to meet out the required expenditure for production of crops and rearing of milch animals. The requirement need of production–credit is different for different categories of farmers. The study will be helpful to the students to develop knowledge relating to method of estimation of production credit need of farmers and assessment of the adequacy /inadequacy of credit availed from banks.</p>			
Credits : 2		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers – Tutorials – Practical (in hours per week) : 0-0-02			
Unit	Topics	No. of Lectures	
	The data will be collected with the help of pre-structured schedule-cum-questionnaires from the selected sample farmers (small/semi–medium/medium farmers) through survey method. The blank schedule will be explained in detail through class-room lectures before conduct of the survey. The collected filled-in data in the schedule will again be explained to the students for estimation of credit need of selected sample farmers, assessment for adequacy/inadequacy of credit availed from banks.	30hrs	
1	Concept of estimation of production credit need of farmers, land and livestock assets, paid-out cost for cultivation of	30 hrs	

	<p>different crops and rearing of milch animals, current savings, depreciation of farm implements and machineries, Measurement of value of output of different grown crops and livestock products, Assessment of adequacy /inadequacy of production credit availed.</p>									
<p>Suggested Readings :</p> <ol style="list-style-type: none"> 1. Subha, Reddy, S. and Raghu Ram, P., Agricultural Finance and Management, Oxford & IBH, Publishing Co. Pvt. Ltd., New Delhi, 2011 2. Lekhi, R.K., Agricultural Economics, Kalyani Publishers, New Delhi, 2013 3. Lekhi, R.K., Krishi Arthasastra, Kalyani Publishers, New Delhi, 2013 (Hindi) 4. Gupta, P.K., Krishi Arthasastra, Vrinda Publications, Delhi, 2012 (Hindi) 										
<p>This course can be opted as an elective by the students : Open for all</p>										
<p>Suggested Continuous internal Evaluation :</p> <table border="1" data-bbox="217 949 1374 1234"> <thead> <tr> <th data-bbox="217 949 1158 1016">Internal Assessments</th> <th data-bbox="1158 949 1374 1016">Marks</th> </tr> </thead> <tbody> <tr> <td data-bbox="217 1016 1158 1084">Attendance</td> <td data-bbox="1158 1016 1374 1084">5</td> </tr> <tr> <td data-bbox="217 1084 1158 1173">Maintaining Practical Record : Style of presentation and analysis</td> <td data-bbox="1158 1084 1374 1173">10</td> </tr> <tr> <td data-bbox="217 1173 1158 1234">MCQs Test</td> <td data-bbox="1158 1173 1374 1234">10</td> </tr> </tbody> </table>			Internal Assessments	Marks	Attendance	5	Maintaining Practical Record : Style of presentation and analysis	10	MCQs Test	10
Internal Assessments	Marks									
Attendance	5									
Maintaining Practical Record : Style of presentation and analysis	10									
MCQs Test	10									
<p>Course Prerequisites : No</p>										

**B.A.
Rural Banking
Third Year, Semester–VI
Course–IV
(Project)**

Programme/Class : Degree		Year : Third	Semester : Sixth
Subject : Rural Banking			
Course Code: A500604R		Course Title : Study in the Area of Rural Banking – II	
Course Outcomes : The Study enables the students to identify the problems of rural banking, It also helps to develop the skill for formulation of objectives, preparation of schedule-cum-questionnaire, collection, collation, compillation, tabulation, analysis of data/information and writing of project report.			
Credits : 3		Core compulsory / Elective	
Max. Marks : 25 + 75		Min. Passing Marks : 40	
Total No. of Lecturers–Tutorials–Practical–Project (in hours per week) : 0-0-0-03			
Unit	Topics	No. of Lectures	
1	A topic of the project will be selected as per the choice of the student in consultation with the teacher in the area of rural banking considering its feasibility. The student will be asked to prepare a note on the statement of the problem of the topic, objectives of the study and schedule-cum-questionnaires. The collected data/information will be collated and compiled and tabulation will be done as per the chapter plan. The analysis and writing of project report will be completed under the supervision of the teacher.	90hrs	
Suggested Readings : 1. Mittal, A.C., Sharma, B.S., Project Management, Vista International Publishing House, New Delhi, 2006 2. Patel, Bhavesh M., Project Management, Vikas Publishing House Pvt. Ltd.,			

New Delhi, 2000.

3. Desai, Vasant, Project Management, Himalaya Publishing House, Mumbai, 1997
4. Nagarajan, K., Project Management, New Age International (P) Ltd., New Delhi, 2001
5. Narayana, B., Project Management, A.P.H. Publishing Corporation, New Delhi, 1999

This course can be opted as an elective : **Open for all**

Suggested Continuous Evaluation Methods : (25 Marks)

Project Report Evaluation: Quality of content and Analysis, Use of Tools and Techniques for investigation and report writing.

Course prerequisites : **No.**