

SARDAR PATEL UNIVERSITY
Programme: FOURTH YEAR OF BCOM
Semester: VII
Syllabus with effect from : JUNE 2013 (BATCH 2010)

Paper Code: UB07ECOM03	Total Credit: 4
Title Of Paper: Rural Banking	

Unit	Description in detail	Weighting (%)
1	Rural India Demographic features; Population, occupation, literacy, socio-economic development indicators, health, nutrition and education, - urban migration. Characteristics of Rural Society; Caste and power structure - rural social stratification Micro finance role and importance Role of rural banking. Problems of Rural branches of banks	25 %
2	Priority Sector Financing and Govt initiatives Components of priority sector. RBI guidelines. Government initiatives; Poverty alleviation programmes / Employment programmes Rural housing and Urban housing schemes under priority sector Educational loans	25 %
3	AGRICULTURE AND RURAL FINANCE Agriculture loan. Types of agriculture loan Financing Rural Non-Farm Sector (RNFS); Importance of RNFS, Segments in RNFS, SME Finance; Definition of SME. Importance to Indian economy. Financing of SME and small enterprise Refinance from SIDBI. Project funding techniques and requirement assessment.	25 %
4	FINANCING APPROACHES BY INSTITUTIONS NABARD-Main functions and Role, Lead bank Scheme and service area approach Rural Credit Institutions; Co-operative Credit Societies and Banks, Land Development Banks , Regional Rural Banks.	25 %
Tutorial : Credit – 1 Marks – 25		
5	Management in Action Review of various INITIATIVES TAKEN BY RBI in the area of Rural Banking, like various schemes of RBI, NABARD, and RRBs and study various caselets films, library works, field study etc. Journal on the same shall be maintained by the students in which they have to write on practices.	

Basic Text & Reference Books

- Rural Banking Operations by Taxman Publication Pvt. Ltd
(Indian institute of banking and finance)
- Indian Banking System by Anil Bhatt, Satyam Prakashan.
- Principles and Practices of Banking by Indian institute of banking and finance.

