

SARDAR PATEL UNIVERSITY
Programme: FOURTH YEAR OF BCOM
Semester: VII
Syllabus with effect from: JUNE 2014 (BATCH 2011)

Paper Code: UB07ECOM03	Total Credits: 3
Title Of Paper: Rural Banking	

Unit	Description in detail	Weightage (%)
1	Rural India and Finance: 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 Financial inclusions in India 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 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 Regional Rural Banks Lead bank Scheme and service area approach Rural Credit Institutions; Co-operative Credit Societies and Banks, Land Development Banks	25 %

Basic Text & Reference Books:

- Pathak .V. Bharati, **The Indian Financial System**, second edition
- **Rural Banking Operations** by Taxman Publication Pvt. Ltd
(Indian institute of banking and finance)

