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OAI751 AGRICULTURAL FINANCE, BANKING AND CO-OPERATION

DETAILED SYLLABUS

OBJECTIVES:

- To make the students aware about the agricultural Finance, Banking and Cooperation.
- To acquaint the students with the basic concepts, principles and functions of management.
- To understand the process of finance banking and cooperation.

UNIT I AGRICULTURAL FINANCE - NATURE AND SCOPE

Agricultural Finance: Definition, Importance, Nature and Scope - Agricultural Credit: Meaning, Definition, Need and Classification - Sources of credit - Role of institutional and non - Institutional agencies: Advantages and Disadvantages - Rural indebtedness: consequences of rural indebtedness - History and Development of rural credit in India.

UNIT II FARM FINANCIAL ANALYSIS

Principles of Credit - 5C's, 5R's and 7P's of Credit - Project Cycle and Management - Preparation of bankable projects / Farm credit proposals - Feasibility - Time value of money: Compounding and Discounting - Appraisal of farm credit proposals - Undiscounted and discounted measures - Repayment plans - Farm Financial Statements: Balance Sheet, Income Statement and Cash Flow statement - Financial Ratio Analysis.

UNIT III FINANCIAL INSTITUTIONS

Institutional Lending Agencies - Commercial banks: Nationalization, Agricultural Development Branches - Area Approach - Priority Sector Lending - Regional Rural Banks, Lead bank, Scale of finance - Higher financial institutions: RBI, NABARD, AFC, ADB, World Bank and Deposit Insurance and Credit Guarantee Corporation of India - Microfinance and its role in poverty alleviation - Self-Help Groups - Non -Governmental Organizations - Rural credit policies followed by State and Central Government - Subsidized farm credit, Differential Interest Rate (DIR), Kisan Credit Card (KCC) Scheme - Relief Measures and Loan Waiver Scheme and Know Your Customer (KYC).

UNIT IV CO-OPERATION

Co-operation: Philosophy and Principles - History of Indian Cooperative Credit Movement: Pre and Post-Independence periods and Cooperation in different plan periods - Cooperative credit

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institutions: Two tier and three tier structure, Functions: provision of short term and long term credit, Strength and weakness of cooperative credit system, Policies for revitalizing cooperative credit: Salient features of Vaithyanathan Committee Report on revival of rural cooperative credit institutions, Reorganisation of Cooperative credit structure in Andhra Pradesh and single window system and successful cooperative credit systems in Gujarat, Maharashtra, Punjab etc, - Special cooperatives: LAMPS and FSS: Objectives, role and functions - National Cooperative Development Corporation (NCDC) and National Federation of State Cooperative Banks Ltd., (NAFSCOB) - Objectives and Functions.

UNIT V BANKING AND INSURANCE

Negotiable Instruments: Meaning, Importance and Types - Central Bank: RBI - functions - credit control - objectives and methods: CRR, SLR and Repo rate - Credit rationing - Dear money and cheap money - Financial inclusion and Exclusion: Credit widening and credit deepening monetary policies. Credit gap: Factors influencing credit gap - Non - Banking Financial Institutions (NBFI) - Assessment of crop losses, Determination of compensation - Crop insurance: Schemes, Coverage, Advantages and Limitations in implementation - Estimation of crop yields - Livestock, insurance schemes - Agricultural Insurance Company of India Ltd (AIC): Objectives and functions.

OUTCOME:

After completion of this course, the students will

- Be familiar with agricultural finance, Banking, cooperation and basic concepts, principles and functions of management.

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3. Lee W.F., M.D. Boehlje A.G., Nelson and W.G. Murray, 1998, Agricultural Finance, Kalyani Publishers, New Delhi.
4. Mammoria, C.B., and R.D. Saxena 1973, Cooperation in India, Kitab Mahal, Allahabad.