

TEACHING PLAN: Agricultural Finance and Co-Operation

SCHOOL: (SOAS) SCHOOL OF AGRICULTU RAL SCIENCES		ACADEMIC SESSION: 2023-24		FOR STUDENTS' BATCH: 2022-2026		
1	Course No.	AEC-T-201				
2	Course Title	Agricultural Finance and Co-Operation				
3	Credits	2				
4	Learning Hours		Contact Hours	72		
			Assessment	9		
			Guided Study	9		
			Total hours	90		
5	Course Objective	1. To educate the basic concept of rural credit, its structure and salient features. 2. To make understand the terminology and facts about agriculture Finance and Cooperation. 3. To learn apply for loan as now they are aware about lending procedure of credit institutions. 4. To enable to analyze the financial statements i.e., balance sheet and income statement and use it to know the performance of an institution. 5. To enable to evaluate the credit structure of different credit institutions.				
6	Course Outcomes	1. Able to remember the rural credit structure and its salient features. 2. Understand the terminology and facts about agriculture Finance and Cooperation. 3. Able to apply for loan as now they are aware about lending procedure of credit institutions. 4. Able to analyze the financial statements i.e., balance sheet and income statement and use it to know the performance of an institution. 5. Visit to a commercial bank and cooperative bank				
7	Outline syllabus:					
7.01	Paper Code	Unit	Introduction	Page Numbers 1	Lectures	
7.02	AEC-T-301	Unit I	Unit-1:Agricultural Finance- meaning, scope and significance, credit needs and its role in Indian agriculture Unit-2: Agricultural credit: meaning, definition Unit-3: Classification.Credit analysis; 4 R's, and 3C's of credits	213-226	1 to 4	

			Units-4:Sources of agricultural finance Unit-5: Institutional and non- institutional sources, commercial banks, social control and nationalization of commercial banks		
7.03		Unit II	Unit-1:Micro financing including KCC. Lead bank scheme, RRBs Unit-2 Scale of finance and unit cost. Unit-3: An introduction to higher financing institutions - RBI. NABARD. ADB, IMF, world bank. Insurance and Credit Guarantee Corporation of India Unit-4: Cost of credit Unit-5: Recent development in agricultural credit.	513-538	4 to 7
7.04		Unit III	Unit-1:Preparation and analysis of financial statements Unit-2:Balance Sheet and Income Statement. Basic guidelines for preparation of project reports- Bank norms - SWOT analysis Unit-3: Agricultural Cooperation - Meaning, brief history of cooperative development in India Unit-4: Objectives, principles of cooperation, significance of cooperatives in Indian agriculture.	227-237	7 to 10
7.05		Unit IV	Unit-1: Agricultural cooperation in India- credit, marketing, consumer and multi-purpose cooperatives Unit-2: Farmers' service cooperative societies, processing cooperatives Unit-3: Farming cooperatives, cooperative warehousing Unit-4: Role of ICA, NCUI, NCDC, NAFED	361-364	10 to 14
8	Course Evaluation				
8.1	CA: 10%				
8.11	Attendance	25%			
8.12	Homework	2 Assignments-50%			
8.13	Quizzes	2 Quizzes-25%			
8.14	Projects				
8.15	Presentation				
8.16	Any other	Practical examination-30%			
8.2	MTE	10%			
8.3	End-term examination: 50%				
9	Text Books & References				
9.1	Text book	1.An introduction to Agricultural Finance by U. K. Pandey, Kalyani Publishers, New Delhi 2. Subba Reddy, S.; Raghu Ram, P; NeelakanthaSastry, V.; Bhavani Devi, I. (2009). Agricultural Economics			
9.2	References	1. Agricultural Finance and Management by S. Subba Reddy and P. Raghu Ram, Oxford & IBH Publisng Co. Pvt. Ltd, New Delhi 2. Agricultural economics by S. Subba Reddy, P. Raghu Ram, and T.V. NeelakantaSastrySecond Edition, Oxford & IBH Publisng Co. Pvt. Ltd, New Delhi			
	Video References	1. https://youtu.be/_jdZ3Roo0Rc?list=PLFAvfbNSIUN_LSLLA24EZ5z9JCMhKZ1T- 2. https://youtu.be/W0L3eozET1I?list=PLFAvfbNSIUN_LSLLA24EZ5z9JCMh			

		<p>KZ1T- https://youtu.be/M43jydk2rfQ?list=PLFAvfbNSIUN_LSLLA24EZ5z9JCMhKZ1T-</p> <p>https://youtu.be/Ew- ggKma534?list=PLFAvfbNSIUN_LSLLA24EZ5z9JCMhKZ1T-</p> <p>https://youtu.be/A-R3GN- Wksw?list=PLFAvfbNSIUN_LSLLA24EZ5z9JCMhKZ1T-</p> <p>https://youtu.be/1P6- FFCUIAM?list=PLFAvfbNSIUN_LSLLA24EZ5z9JCMhKZ1T-</p> <p>https://youtu.be/ZjzJv7nw6eU?list=PLFAvfbNSIUN_LSLLA24EZ5z9JCMhKZ1T-</p> <p>https://youtu.be/P4gkqPIGijw?list=PLFAvfbNSIUN_LSLLA24EZ5z9JCMhKZ1T-</p>
--	--	--

Mapping of Outcomes v. Topics

Outcome no. → Syllabus topic↓	1	2	3	4	5
Paper Code. Unit I (1)	✓	✓			
Paper Code. Unit I (2)	✓	✓			
Paper Code. Unit I (3)	✓	✓			
Paper Code. Unit I (4)	✓	✓			
Paper Code. Unit I (5)	✓	✓			
Paper Code. Unit II (1)			✓		
Paper Code. Unit II (2)			✓		
Paper Code. Unit II (3)			✓		
Paper Code. Unit II (4)			✓		
Paper Code. Unit II (5)			✓		
Paper Code. Unit III (1)				✓	
Paper Code. Unit III (2)				✓	
Paper Code. Unit III (3)				✓	
Paper Code. Unit III (4)				✓	
Paper Code. Unit IV (1)					✓
Paper Code. Unit IV (2)					✓
Paper Code. Unit IV (3)					✓
Paper Code. Unit IV (4)					✓

Question Bank

1. Write short note on
 - a) Agricultural finance
 - b) Credit
 - c) Agricultural cooperative
 - d) ICA
 - e) NCUI
 - f) LAMPS
 - g) DCCB
 - h) NABARD
 - i) RBI
 - j) RRB
 - k) PACS
 - l) Social objective of cooperation
2. Explain the importance of agricultural finance and its significance
3. Explain the risk bearing ability with example
4. Define cooperation and its meaning
5. Define 3 R credit management and describe returns from the investment
6. Describe world bank
7. Explain the Agriculture Finance Cooperation
8. Define RRBs and describe their objective, finance, capital, management and progress
9. Define NABARD and describe their function objective, organisation and financial statement
10. Define repayment capacity and describe causes for the poor repayment capacity
11. Describe measure for strengthening the repayment capacity
12. Classify the credit with example based on liquidating and approach
13. Define commercial bank and describe nationalization of bank
14. Describe lead bank scheme and land development bank
15. Describe NAFED and NCDC
16. Describe principle and objective of cooperation and describe structure of cooperative institute
17. Explain the 7Ps of credit
18. Explain the 5 C s of credit
19. Describe the SWOT analysis
- 20.** Write the working pattern of NCDC
- 21.** Explain in detailed agricultural Finance- meaning, scope and significance
22. Describe in detailed the concept of credit needs and its role in Indian agriculture
23. Explain in detailed what do you understand by farming cooperative and cooperative warehousing

24. Explain in detailed the role of cooperative societies in Indian agriculture
25. Describe the role of cooperation in Indian agriculture
26. Explain the brief history of cooperative development in Indian agriculture
27. What in detailed what do you understand by the word processing cooperative
28. Explain in Detailed the role of ICA in Indian agriculture
29. Explain in Detailed the role of NCUI in Indian agriculture
30. Describe in detailed what do you understand by the process for preparation of financial statement
31. Describe in detailed what do you understand by the process for analysis of financial statement
32. Describe in detailed about balance sheet and income statement
33. Explain the basic guideline for preparation of project report
34. Describe about the recent development in agricultural credit
35. Define ADB and describe their function objective, organisation and financial statement
36. Define IMF and describe their function objective, organisation and financial statement
37. What is Insurance and credit Guarantee Corporation of Indiadescribe their function and objective
38. What do you understand by cost of credit?
39. Explain in detailed the concept of finance and unit cost
40. Describe in detailed micro financing and describe their function objective, organisation and financial statement