



WWW.AGRIGYAN.IN
Student of Agriculture....

[Click Here and Download Complete Syllabus](#)

AECON-211 Agricultural Finance and Co-Operation 3(2+1)

Theory

Agricultural Finance- meaning, scope and significance, credit needs and its role in Indian agriculture.

Agricultural credit: meaning, definition, need, classification. Credit analysis- 3 R's, 5 C's and

7 P's, Sources of agricultural finance: institutional and non-institutional sources, commercial banks, social control and nationalization of commercial banks, Micro financing including KCC. Lead bank scheme, RRBs, Scale of finance and unit cost. An introduction to higher financing institutions – RBI, NABARD, ADB, IMF, world bank, Crop insurance and its scope. Credit Guarantee Corporation of India, Pradhan Mantri Fasal Bima Yojana- features, Significant and limitation. Cost of credit. Recent development in agricultural credit. Preparation and analysis of financial statements – Balance Sheet and Income Statement. Basic guidelines for preparation of project reports- Bank norms – SWOT analysis.

Financial instruments and methods – E banking, Kisan Cards and core banking.

Agricultural Cooperation – Meaning, brief history of cooperative development in India, objectives, principles of cooperation, significance of cooperatives in Indian agriculture. Agricultural Cooperation in India- credit, marketing, consumer and multi-purpose cooperatives, farmers' service cooperative societies, processing cooperatives, farming cooperatives, cooperative warehousing; role of ICA, NCUI, NCDC, NAFED.

Practical

Optimum allocation of limited amount of capital among different enterprise. Analysis of progress and performance of cooperatives using published data. Analysis of progress and performance of commercial banks and RRBs using published data. Visit to a commercial bank, cooperative bank and cooperative society to acquire firsthand knowledge of their management, schemes and procedures. Estimation of credit requirement of farm business – A case study. Preparation and analysis of balance sheet – A case study. Preparation and analysis of income statement – A case study. Appraisal of a loan proposal – A case study. Techno-economic parameters for preparation of projects. Preparation of Bankable projects for various agricultural products and its value added products. Different type of repayment plans.

Lecture Schedule: Theory

S.N.	Topic	No. of lectures
------	-------	-----------------

	Agricultural finance	
1.	Meaning, scope and significance,	2
2.	Credit needs and its role in Indian agriculture.	1
	Agricultural credit:	
3.	Meaning, definition, need, classification.	2
4.	Credit analysis- 3 R's, 5 C's and 7 P's,	2
5.	Sources of agricultural finance: institutional and non-institutional sources	1
6.	Commercial banks, social control and nationalization of commercial banks, micro financing including KCC	2
7.	Lead Bank Scheme, RRBs	1
8.	Scale of finance and unit cost	1
9.	An introduction to higher financing institutions – RBI, NABARD, ADB, IMF, World Bank	3
10.	Crop insurance and its scope	2
11.	Credit guarantee corporation of India	1
12.	Pradhan Mantri Fasal Bima Yogana- features, significant and limitation	2
13.	Cost of credit	1
14.	Recent development in agricultural credit	1
15.	Preparation and analysis of financial statements – balance sheet and income statement.	2
16.	Basic guidelines for preparation of project reports- bank norms – SWOT analysis	1
17.	Financial instruments and methods – e banking, Kisan Cards and core banking	1
	Agricultural cooperation	
18.	Meaning, brief history of cooperative development in India	1
19.	Objectives, principles of cooperation, significance of cooperatives in Indian agriculture	1
20.	Agricultural cooperation in India- credit, marketing, consumer and multi-purpose cooperatives, farmers' service cooperative societies,	2
21.	processing cooperatives, farming cooperatives, Cooperative warehousing; role of ICA, NCUI, NCDC, NAFED	2

Lecture Schedule: Practical

S.N.	Topic	No. of lectures
1.	Optimum allocation of limited amount of capital among different enterprise	3
2.	Analysis of progress and performance of cooperatives using published data	1
3.	Analysis of progress and performance of commercial banks and RRBs using published data	1

4.	Visit to a commercial bank, cooperative bank and cooperative society to acquire firsthand knowledge of their management, schemes and procedures.	2
5.	Estimation of credit requirement of farm business – a case study	1
6.	Preparation and analysis of balance sheet – a case study	1
7.	Preparation and analysis of income statement – a case study.	1
8.	Appraisal of a loan proposal – a case study	2
9.	Techno-economic parameters for preparation of projects	1
10.	Preparation of bankable projects for various agricultural products and its value added products.	2
11.	Different type of repayment plans	1

[Click Here and Download Complete Syllabus](#)