

AES- 211: Agricultural Finance and Co-Operation

Unit- I

Agricultural Finance- meaning, scope and significance, credit needs and its role in Indian agriculture. Agricultural credit: meaning, definition, need, classification. Credit analysis: 4 R's, and 3C's of credits. 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.

Unit- II

An introduction to higher financing institutions – RBI, NABARD, ADB, IMF, world bank, Insurance and Credit Guarantee Corporation of India. 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.

Unit- III

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.