

# CORE PAPER – 6 Rural Banking And Financial Management

Total Marks :100

Credit - 5

P.P.W. - 5

## **Objectives :-**

1. To understand credit process in rural urban, state, country and global lev el.
2. Importance of financial Management.
3. To study of accounting, budget and audit.
4. To find out rural financial problems and its solutions.
5. To study different type of banking services.

## **Module – 1**

### **Role of banking services in rural development**

1. Importance, meaning, credit, and economical condition of various banking.
2. History of banking.
3. Classification of banking.

## **Module – 2**

### **Banking Activities**

1. Function of various banking (co-operative bank, rural bank, nationalized bank, NABARD, RBI, Industrial bank, lead bank trade bank, world bank )
2. Negotiable instrument of banking ( promissory note, check, draft, ATM, kisan credit card, and banking records)
3. To study of government policy and banking services.
4. Importance of micro finance and its role of self help groups.

## **Module – 3**

### **Importance of Financial Management.**

1. Importance
2. Types of capital
3. Source of capital
4. Financial budget
5. Credit and debit management
6. Cost and benefit ratio
7. Latest financial management techniques.

## **Module – 4**

### **Financial Accounting**

1. Basic elements of accounting.
2. Objects.
3. Classification
4. Method of accounting.
5. Accounting measurement.
6. Instrument of accounting.

## Module – 5

### Financial Audit

1. Year wise account
2. Income and expensive record.
3. Capital and revenue record.
4. Depreciation.
5. Balance sheet
6. Trading account.
7. Profit and loss account
8. Funds
9. Financial audit report.

### References:-

Sr.No.	Name of Book	Writer
1	Trends in Indian Eco.Financing Inst. & Eco. Deve.	Thakur Devendra
2	Indian Banking since Independence	DEB Kalipad
3	Banking system	Benjamin Haggott
4	Aguide of Indian bankinf	Baranwal
5	Long term financing of Agri.I.D.Banks	karthykeyan
6	All about balance sheets	Parkinson/Rustomji
7	Rural banking	Singh J.P.
8	Rural banking in India	Tokhi & Sharma
9	Rural marketing &Finance	Pantulu Ramdas
10	Directory of Finance Inst.	Gupta
11	Financial insti. Of India	Dagli
12	Indian Eco since Indenpendance Vol 1 to 6	Kapila Uma
13	A Dictionary of Accounting	Hussey K
14	Rural Credit: Issue for the Nities	Singh Surjeet
15	A Dictionary of Finance & Bnaking	Butler Brain
16	Inst. Finance for Agriculture	Desai & Namboogiri
17	Lead bank scheme and regional Dev	Jha
18	Bank finance & Rural Dev	Naidu
19	Guidelines for Financing Small Scale Industries.	Lyer Krishna
20	An approach to financing agri., & rural sector.	Bhaleshkar
21	Rira; banking in India and empirical study	Savaraiok
22	Rural development & Banking in India theory & Practical	Ajit singh
23	Financing small & marginal Farmers through co-op-Credit structure.	Dandekar V.M.

24	Financial management	Pandey I.M.
25	Financial management	Prasannachandra
26	Finding the middle path	Baviskar & Attwood
27	Agri Finance & management	S. Subbareddy & p. Raghuram
28	Rural credit : issue for ninetees	Surjitsinhg
29	Agricultural credit	Ko Subbarao
30	આધુનિક બેંકીંગ	સેયસ
31	ઓડિટીંગ	ચોકસી/ પટેલ
32	દિવનૌઘી નામા પધ્ધતિ	શાહ. જી.આર.
33	ઉચ્ચતર નામા પધ્ધતિ અને સંચાલન હિસાબી પધ્ધતિ	શાહ અને શાહ
34	વ્યાપારી બેંક અને મધ્યસ્થ બેંક	સંઘવી
35	આધુનિક બેંકીંગ	પટેલ એસ.જી.
36	બેંકીંગનું અથશાસ્ત્ર	પરમાર બી.ડી.
37	બેંકીંગ વ્યવસ્થા	જાની બી.એમ.
38	ગ્રામીણ બેંક વ્યવસ્થા	જોષીપુરા પ્રમીલા
39	ભારતીય બેંકીંગ કાનુન અને વ્યવહાર	કેનન/ વેલવન અનુ. ધીરુભાઈ
40	બેંકીંગ અને સહકાર	પરમાર બી.ડી.
41	વાણીજ્ય વ્યવસ્થા અને સંચાલન	કુમાર પ્રકાશન
42	સહકાર દશન	મુલાણી જગદીશ ચં દ્ર
43	ગ્રામીણ બેંક	મહંમદ યુનીસ અનુ. કેશુભાઈ દેસાઈ
44	ભારતમાં બેંકોનું રાષ્ટ્રીયકરણ	વસંત દોષી
45	ભારતનું કૃષિ ક્ષેત્ર વિકાસ અને પડકારો	ડૉ. ભાસ્કર જોષી